

Survival Mode

The daily challenge of living on a low income in Tasmania



WORKING FOR
A JUST TASMANIA



SOCIAL
ACTION &
RESEARCH
CENTRE

Researcher and author of the report - Dr Alexandra King

Anglicare Tasmania acknowledges the Tasmanian Aboriginal community as the traditional and original owners and continuing custodians of this land lutruwita. We pay respect to Elders past and present.

Acknowledgements

I am very grateful to the nine Tasmanians who participated in research activities for this study. Their generosity made the study possible, and their candour helped to generate a deeper understanding of what life on a low income feels like.

Thank you to the members of the Reference Group for Survival Mode who shared their time and expertise with me: Professor Sharon Bessell, Mel Biernacki, Meg Tait, Louise Adams, Mary Bennett and Mathew O'Brien.

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This study has been approved by the University of Tasmania Human Research Ethics Committee - Project ID 28979

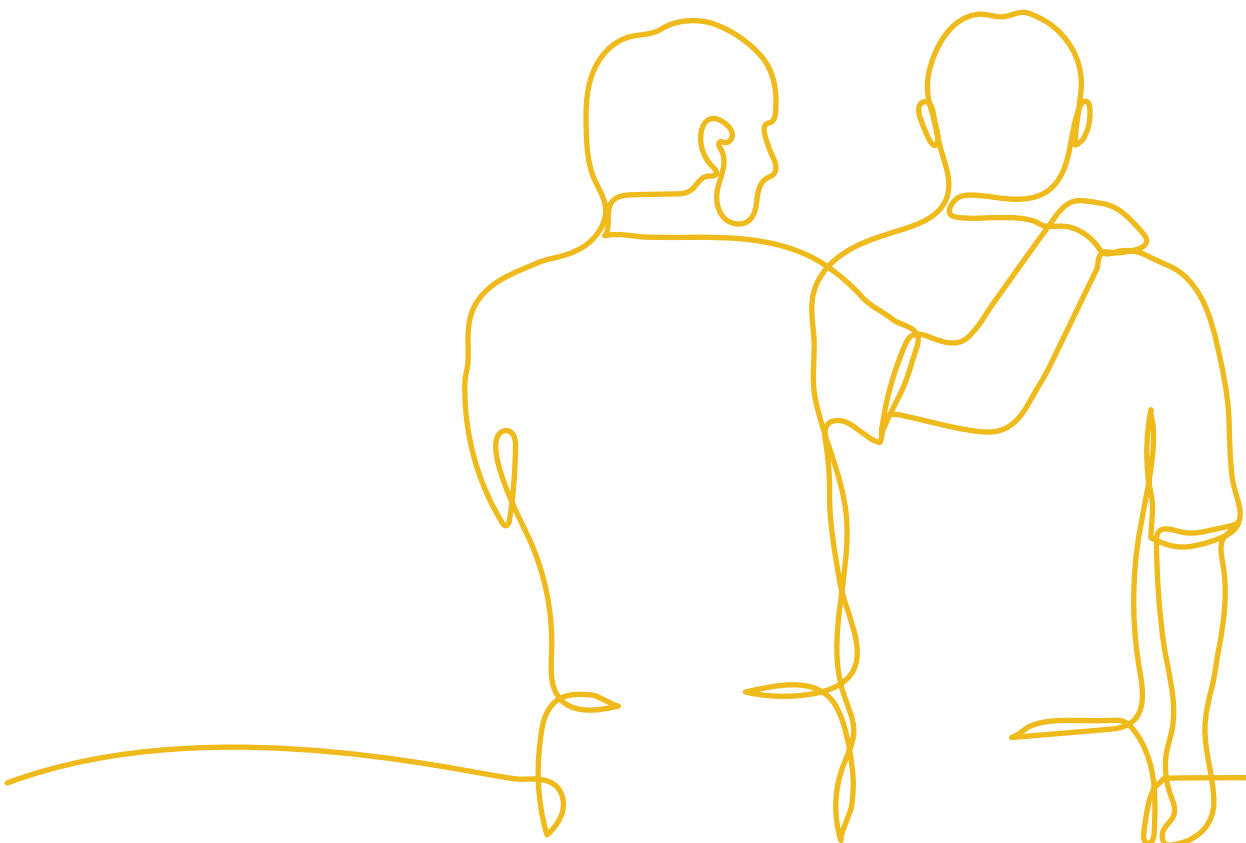
About Anglicare Tasmania

Anglicare Tasmania is a large community service organisation in Tasmania with offices in Hobart, Glenorchy, Launceston, St Helens, Devonport, Burnie, Sorell and Zeehan, and a range of programs in rural areas. Anglicare Tasmania's services include crisis, short-term and long-term accommodation support; mental health support services; support services following a motor vehicle accident; aged and home care services; alcohol and other drug services; financial and gambling counselling; and family support. In addition, Anglicare Tasmania's Social Action and Research Centre conducts research, policy and advocacy work with a focus on issues affecting Tasmanians on low incomes.

Anglicare Tasmania is committed to achieving social justice for all Tasmanians. It is our mission to speak out against poverty and injustice and offer decision-makers alternative solutions to help build a more just society. We provide opportunities for people in need to reach their full potential through our services, research and advocacy.

Anglicare Tasmania's work is guided by a set of values which includes these beliefs:

- that each person is valuable and deserves to be treated with respect and dignity;
- that each person has the capacity to make and to bear the responsibility for choices and decisions about their life;
- that support should be available to all who need it; and
- that every person can live life abundantly.



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“ There is so much impact it’s not possible to list it all. Basically you are in survival mode, 24/7.

Barbara, JobSeeker recipient, “It’s hell”: How inadequate income support is causing harm, Australian Council of Social Service, 2023

“ People on the lowest incomes are some of our country’s most resilient and resourceful people, squeezing every cent in their bank accounts in ways most people would not imagine.

At the precipice: Australia’s community sector through the cost-of-living crisis Australian Council of Social Service, 2023


1. Introduction

What this research has found

This research explores the day-to-day experiences of Tasmanians living on a low income in the midst of a national cost-of-living crisis. It builds on emerging evidence that poverty and engagement with government social services are doing harm to people's emotional and physical wellbeing. Participants described being forced to ration or delay essential healthcare, including for their mental health. They are stressed and tired, and angry and incredulous about both their own and others' circumstances. But, importantly, this research also reveals people living on a low income are determined and persistent, appreciative of small comforts, and full of good humour. Their enduring hope, in the face of significant challenges, could be better protected and supported by government policies and systems, and by the wider Tasmanian community.

The inquiry into the extent and nature of poverty in Australia

This local research was inspired by the Inquiry into the Extent and Nature of Poverty in Australia being conducted by the Senate's Community Affairs References Committee.¹ Hundreds of people from around Australia spoke to or wrote to the Inquiry about their lives, and shared with the Committee the difficulties and emotions generated by living in poverty.² Reflecting on what they heard from these voices of lived experience, as well as expert evidence, the Committee's Interim Report emphasised the emotional impact of living on a low income:

 The committee heard that the *daily struggle to survive and procure essentials with not enough money is dehumanising and demoralising* for recipients and their families.

(Senate Community Affairs Reference Committee 2023, p. 77)

The Inquiry is due to report on 6 February 2024.

¹ https://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Community_Affairs/PovertyinAustralia

² See the above hyperlink for copies of submissions and transcripts of Public Hearings.

2. Economic and Policy Context

Cost-of-living pressures

The situation

There are several economic factors contributing to cost-of-living pressures in Australia.



CPI
5.6%

- **Inflation:** Australia is in a period of high inflation which effectively makes people poorer as the income they receive buys fewer goods and services. In the 12 months to the September 2023 quarter, the Consumer Price Index (CPI) rose 5.6%, with the most significant price rises occurring in housing, transport, and food and non-alcoholic drinks (ABS 2023). The Governor of the Reserve Bank of Australia recently observed that “high inflation makes life difficult for everyone and damages the functioning of the economy” (Bullock 2023).



Interest rates
4.35%

- **Interest rate increases:** In a bid to curb inflation, the Board of the Reserve Bank of Australia increased the target cash rate rapidly from 0.1% in April 2022 to 4.1% in May 2023 and then by a further 0.25 basis points on 7 November 2023 to 4.35%. As a result of increased repayments, people with loans experience a reduction in their disposable income and are more likely to be in financial stress. Increases in mortgage repayments on investment properties are frequently passed on to tenants (at least in part) as rent increases.



Rent in TAS
44%

- **Rental price increases:** Median rents began increasing in all states in 2021 and have continued to increase (Hanmer & Marquardt 2023). Over the past 5 years, median rents in Tasmania have increased by 44%, the greatest increase of any state or territory in the period (ABS 2023). In the 12 months to the September 2023 quarter, Australian rent prices rose 7.6%, which was the largest annual rise since 2009 (ABS 2023). Although there is some evidence that median rent increases have slowed and vacancy rates have increased in Tasmania, there is not yet tangible evidence of improved rental affordability for people on low incomes (Claxton & Bennett 2023).



- **Petrol price increases:** Automotive fuel prices rose 7.2% in the September 2023 quarter, which is the highest quarterly rise since March 2022. Average prices for unleaded petrol increased to \$1.97 per litre (ABS 2023). The proportion of homes close to regular public transport is 23% in Hobart (the lowest of any capital city) and 13% in Launceston (Gunn et al. 2020a, b). As a result, people on low incomes in Tasmania have few options other than driving.

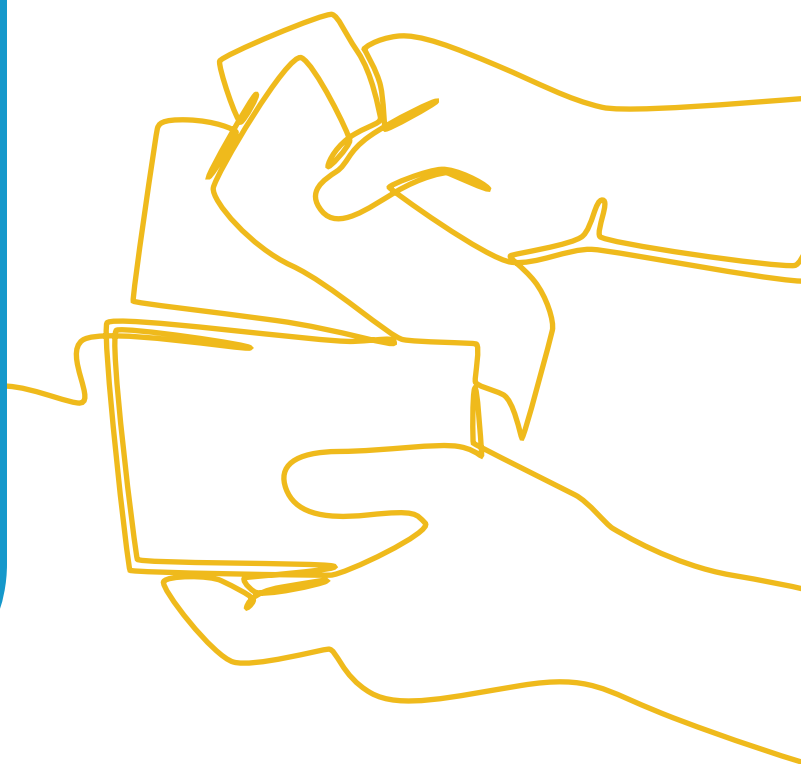
Compounding the impacts of inflationary pressures, wages in Australia are not keeping pace with inflation, such that “high inflation is weighing on people’s real incomes”, with “many households experiencing a painful squeeze on their finances” (Bullock 2023).

These economic pressures have come “on the back of years of hardship and economic pain resulting from the COVID-19 pandemic” (Select Committee on the Cost of Living 2023, p. 23). In Tasmania, pressures are being particularly felt by low-income households (Raghavan et al. 2023). Cost-of-living increases are especially difficult to manage for people on low incomes, who are already paying “the poverty premium” for basic goods and essential services because, for example, they can’t readily afford to buy in bulk or don’t have time or ready access to transport for comparison shopping (McKail 2023).

Recently, cost-of-living pressures have led to increases in demand for services provided by the charitable and not-for-profit sector (Select Committee on the Cost of Living 2023).

Policy responses

In addition to ongoing measures by the Reserve Bank of Australia to bring down inflation, the 2023-2024 Federal Budget announced “cost-of-living relief” for households, focusing on energy prices, out-of-pocket health costs, costs of medicines and small increases to selected income support payments, as well as housing, wages and child care measures (Commonwealth of Australia 2023). In September 2023 indexation of income support payments was also increased.



Income support inadequacy and 'mutual obligations'

The situation

There is growing acknowledgement that working age income support payment rates are insufficient in the context of rapid and sustained cost-of-living increases. In 2022 and 2023, the Australian Council of Social Services (ACOSS) released several reports demonstrating that JobSeeker and other income support payments have fallen behind increases in the cost of living, detailing how living on an inadequate income is doing harm to recipients (ACOSS 2023c, d, 2022). In May 2023, the Federal Government's Interim Economic Inclusion Advisory Committee stated that JobSeeker and Youth Allowance are "seriously inadequate, whether measured relative to National Minimum Wages, in comparison with pensions, or measured against a range of income poverty measures", and found that recipients of those payments "face the highest level of financial stress in Australia" (Interim Economic Inclusion Advisory Committee 2023, p. 4).

As well, the 'mutual obligations' element of selected income support payments has come under increasing criticism in recent years. According to the Australian Government's *Social Security Guide*, mutual obligation requirements are "designed to ensure that unemployed people receiving participation payments are actively looking for work and are participating in activities that will help them into employment" (Department of Social Services 2023, chapter 3.11). These mutual obligations generally apply to people in receipt of JobSeeker Payment, Youth Allowance, Parenting Payment and Special Benefit. The stakes are high for recipients because, as the *Social Security Guide* states, "refusal to satisfy mutual obligation requirements provides grounds for disqualification from payment" (Department of Social Services 2023). Payments can also be temporarily suspended for perceived breaches of a recipient's mutual obligations (Department of Social Services 2023).

Australia's welfare compliance system came under close scrutiny during the Royal Commission into the Robodebt Scheme, which ran from August 2022 to July 2023 and heard damning evidence of the failures of the Robodebt Scheme, as well as the adverse impact of Service Australia's broader compliance culture and policies (Holmes 2023a, b).

A third element of Australia's social service system has also attracted increasing criticism. The employment service system, which JobSeeker recipients are generally required to engage with, is the subject of an Inquiry into Workforce Australia Employment Services, which reported on 30 November 2023³. In its Interim Report, the Committee recommended that ParentsNext be abolished. GetUp! and the Antipoverty Centre have released a report and advocated about failings in the mutual obligations system and the employment services industry more broadly, and proposed a vision for more supportive employment services designed by unemployed people (Coonan & O'Connell 2023).

³ The Committee's final report is available here: https://www.aph.gov.au/Parliamentary_Business/Committees/House/Workforce_Australia_Employment_Services/WorkforceAustralia/Report

Policy responses

The Government has introduced some measures to respond to these growing concerns. For example, in May 2023 the Federal Government accepted the recommendation of the Committee to abolish the ParentsNext program, committing to phasing it out by 1 July 2024.

As well, the 2023-2024 Budget included measures to help Australians with cost-of-living pressures, including:

Extended
eligibility
55 → 59



Income
support
\$40

- extending eligibility for the higher rate of the JobSeeker Payment to single Australians aged 55 to 59 years who have been on the payment for nine or more continuous months, to match that which is already applied to those aged over 60
- increasing the base rate of several working age and student income support payments like the JobSeeker Payment and Youth Allowance by \$40 a fortnight for eligible recipients. Mutual obligations were also suspended or reduced for many recipients (Commonwealth of Australia 2023).

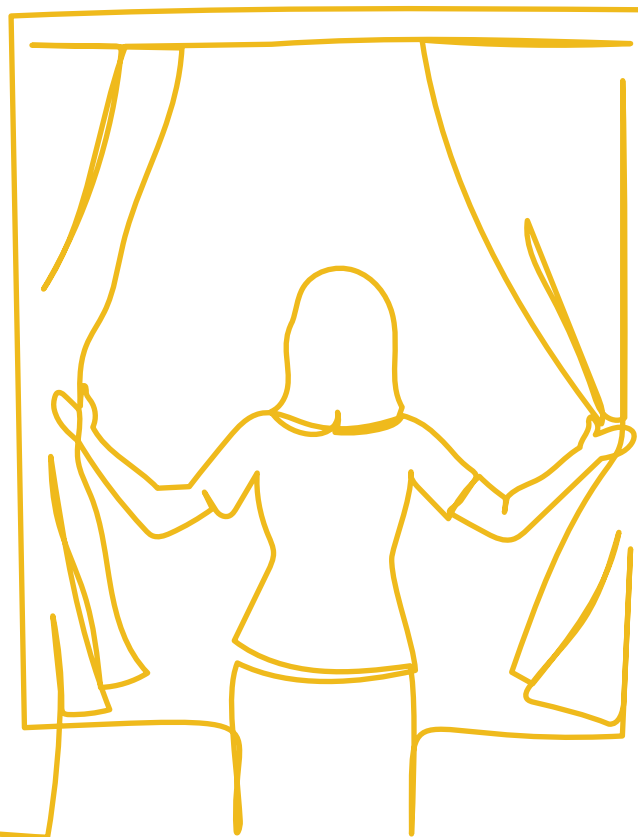
However, respondents to an ACOSS survey said that these small increases to Youth Allowance and JobSeeker Payment were insufficient to address their financial stress, with 91% saying it would only help them “a little” or “not at all”. One respondent succinctly stated, “We’re drowning and being thrown a rubber duck” (ACOSS 2023c).

In their November 2023 response to the Royal Commission into the Robodebt Scheme, the Government agreed or agreed in principle to all of the Royal Commission’s 56 recommendations, and announced additional funding to support reforms, including to improve frontline service delivery by Services Australia (Department of the Prime Minister and Cabinet 2023).

The emotional and mental health impacts of living on a low income

Living on a low income can be a cause of significant stress and worry. In research conducted by Anglicare Sydney with people experiencing cost-of-living pressures, almost all participants spoke about their anxiety and stress due to their financial circumstances, and the authors of the report concluded that “the cost-of-living crisis was generating and entrenching mental health issues” (King et al. 2023). Similarly, in October 2023, a survey of 1,500 Australians conducted for Beyond Blue found that increasing interest rates, high inflation and the cost of living were people’s most common worries, overtaking the COVID-19 pandemic (Beyond Blue 2022).

The impact of living on a low income extends beyond negative emotions. There is growing international evidence from the disciplines of behavioural economics and psychology that financial stress or scarcity is associated with negative impacts on people’s psychological health, including cognitive changes, psychological distress, mental health conditions and suicidal thoughts and behaviours (Heartward Strategic 2022; ACOSS 2020b; Mathieu et al. 2022; Mental Health Foundation 2023; D’Arcy 2022; Wetherall et al. 2023; Best 2022; Guan et al. 2022; AIHW 2021; Zhao & Tomm 2018; de Bruijn & Antonides 2022).



3. Survival Mode: The Research and its Activities

Overview

This research was conducted by Dr Alexandra King of the Social Action and Research Centre at Anglicare Tasmania, from July to November 2023.

Research aim

The aim of the research was to explore the financial details of people's day-to-day coping strategies for living on a low income (whether low wages or income support payments) and explore how those experiences impact their emotions, psychological wellbeing and health.

Approach

The aim, methods and analytical approaches of this research were informed by three conceptual models or perspectives.

1 Social determinants of health: These are the non-medical factors that influence health and wellbeing outcomes; "the conditions in which people are born, grow, work, live and age and the wider systems that shape the conditions of daily life" (Mental Health Alcohol and Drug Directorate 2022). The social determinants of health include economic policies and systems, political systems and social norms and values (Marmot 2014).

2 The biopsychosocial model of health: This views health as having biological, psychological and social elements (Engel 1977). Applying this model, living on a low income is viewed as a predisposing factor, precipitating factor and perpetuating factor for psychological distress and mental health conditions, while financial or social assistance is viewed as a protective factor (PsychDB 2022).

3 Sociological perspectives of people as agentic and skilled actors in their lives: This sees that people often employ complex and meaningful strategies for coping with life challenges, such as living on a low income. Employing this perspective helps generate evidence which challenges stigmatised views of people living on a low income as either lacking in financial skills or being passive victims of circumstance (Bowman & Wickramasinghe 2020; Dryland et al. 2021; Giddens 1984).

Research questions

The research asked two questions:

1 What is the nature of people's day-to-day experiences of living on a low income, with a focus on their coping strategies, financial juggling acts, social relationships, and their associated emotions?

2 How do these experiences impact on people's mental health and wellbeing? (e.g. via worry, stress, discrimination and stigma)

Research activities

Research participants

The number of participants for this brief study was set at a maximum of 10 people. There were four selection criteria for participants:

| | | | |
|--|---|--|---|
| <p>Aged 18 years or over</p>  |  <p>Living in Tasmania</p> | <p>Living on a low income - e.g. Centrelink income support or low wages</p>  |  <p>Happy to write and talk about their own money, spending, bills, and associated emotions.</p> |
|--|---|--|---|

To reduce the risk of emotional or other harm to participants, and to comply with the ethical requirements of the Human Research Ethics Committee at the University of Tasmania, two exclusion criteria were applied. People currently in these two situations were not able to participate in the research:

- severe mental health conditions or recent suicidal behaviours which are not being supported and managed (e.g. by psychological, medical or psychiatric care)
- acute financial distress such as bankruptcy proceedings or mortgage foreclosure.

Nine participants were recruited to the research. Seven participants took part in all of the research activities. Two participants withdrew their participation after completing their first interview and allowed the researcher to include their data in the study.

Research methods

This research employed two qualitative research methods.

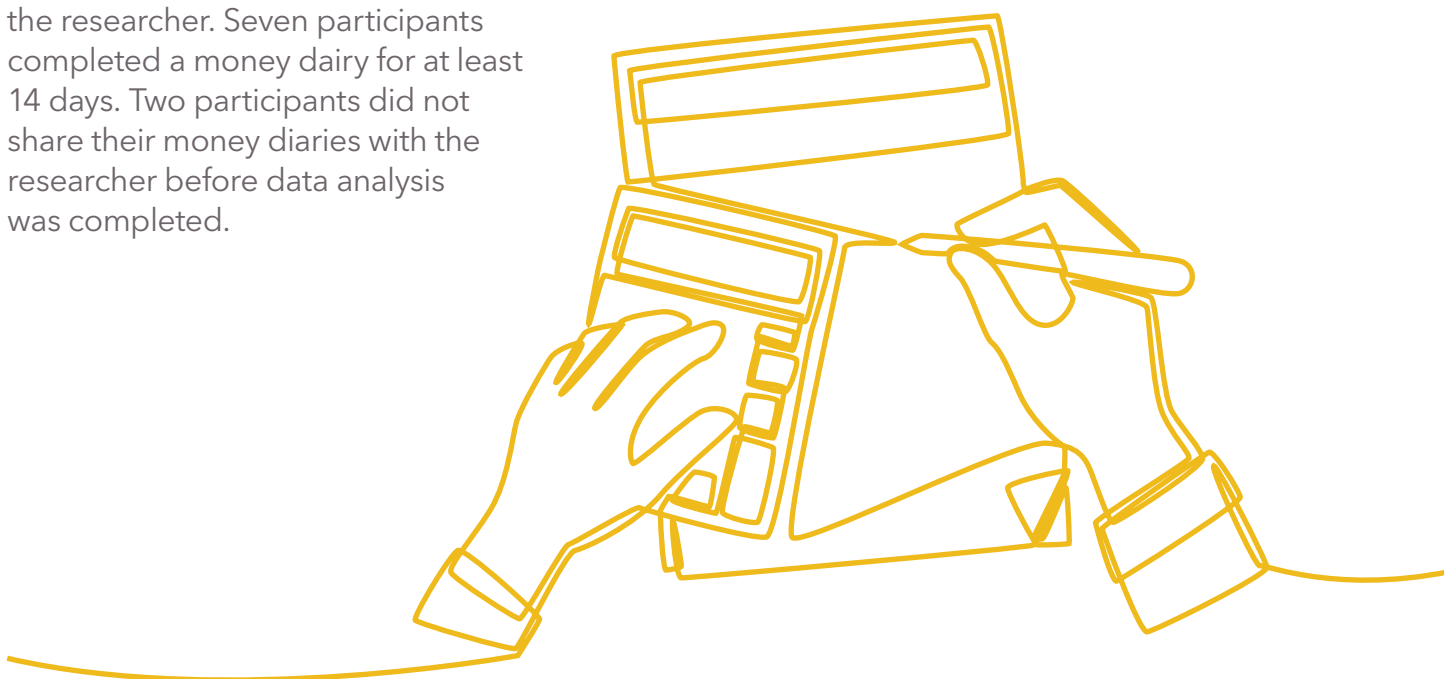
Interviews

Participants were invited to take part in two interviews which were conducted by the researcher and audio recorded and later transcribed. The first interview was conducted before the participant completed their money diary and the second interview was conducted afterwards. Seven participants took part in two interviews and two participants took part in one interview. The interviews explored people's day-to-day experiences of living on a low income, including managing their money, coping strategies, any difficulties paying for expenses, borrowing money, and accessing emergency relief. Importantly, these interviews also explored people's emotions about living on a low income.

Money dairies

Solicited dairies (i.e. dairies which participants are requested to keep for the research) have been used for research in several disciplines including ethnography, sociology, human geography, psychology and social gerontology (Day & Thatcher 2009; Hyers 2018; Karadzhov 2021; Lischetzke & Könen 2020; White 2021; Thille et al. 2022; Saeidzadeh et al. 2021; Punna et al. 2022; Herron et al. 2018; Herron et al. 2019; Cao & Henderson 2021; Broom et al. 2015). Money dairies, in which people record their income and spending, have been employed in research to explore people's money-related values and behaviours (Suffield et al. 2018; Snow et al. 2017; Houkamau et al. 2022; Chisholm et al. 2017). They have also been used in research and advocacy by non-profit organisations concerned with the impacts on people of living on a low income (D'Arcy 2022; Bowman & Banks 2018).

For Survival Mode, participants were invited to write a money diary over a two-week period, in either a notebook or digital document. Participants noted down their savings, daily spending, bills, coping strategies, and associated emotions, and then shared this diary with the researcher. Seven participants completed a money dairy for at least 14 days. Two participants did not share their money dairies with the researcher before data analysis was completed.



Research ethics

In June 2023, the researcher received ethics approval from the University of Tasmania Human Research Ethics Committee to conduct this research - Project ID 28979. In September 2023, the researcher received approval for participants to opt to take part in interviews online rather than face-to-face, to accommodate any health conditions or disabilities. Two participants opted to take part in an online interview.

Informed, written consent was obtained from each participant prior to their involvement in any research activities. Participation was confidential and anonymous. In this report, participants' names have been replaced with pseudonyms and the names of any friends or family members were deleted. Participants were invited to review and make any changes to their interview transcripts, and were also invited to withdraw any of their data from the study. All data has been stored securely. Anglicare Tasmania offered each participant a gift voucher in acknowledgement of their time and effort in taking part in the research.

Research governance

A Reference Group was established with six members in addition to the researcher, Dr Alexandra King:

- Mel Biernacki, TasCOSS Community Voice Partner
- Meg Tait, Policy Officer, Tasmanian Council of Social Service (TasCOSS)
- Professor Sharon Bessell, Australian National University
- Louise Adams, fourth-year Social Work student placement, Anglicare Tasmania
- Mat O'Brien, Program Manager, Financial Counselling, Anglicare Tasmania
- Mary Bennett, SARC Coordinator, Social Action and Research Centre, Anglicare Tasmania.

Members of the Reference Group provided advice on the research methods, activities, findings and recommendations and also provided important insights into the lived experience of living on a low income. The Reference Group met twice during the project, in August and November 2023.

4. Findings, Part One: The Challenges People are Facing

The participants

Each of the people in this research is living on low (or no) income in Tasmania. A brief summary of their key demographic characteristics is provided in [Box 1](#) below. These characteristics shape their lives and day-to-day experiences of living on a low income. It is noteworthy that none of the participants are Aboriginal or Torres Strait Islander, and none currently have dependent children. It is also interesting that, despite their low incomes, five participants have university qualifications and all of them have worked in skilled or semi-skilled occupations.

Box 1: Key Characteristics

- Aged between 25 and 71 years
- Seven are female and two are male
- None are Aboriginal or Torres Strait Islander
- Five have tertiary qualifications
- All have worked in skilled or semi-skilled occupations
- None have dependent children
- Six are single and three are either married or partnered
- Seven live in urban areas and two live in rural areas of Tasmania



The challenges participants are facing

Inflation and rising living costs on a low income

Each person in this study is living on either a low or no income, which naturally makes it difficult to absorb recent cost-of-living increases. These pressures are adversely affecting their finances:

“ Twenty years ago you could scrape by – but now, every dollar you get now is probably 70% of what you could get in 2003, 2004. It’s just meat, poultry, chicken, fruit and vegetables, it’s not vanity food, dairy – things that you pretty much *need*.

Troy

“ \$150 of groceries is a bag! I mean, everyone is the same. It is just ridiculous.

Helena

When asked if there were any expenses Rachael struggled to pay for, she replied:

“ *All of them!* Well, just as an example, I have been in my unit just over two years, and my repayments have doubled, just through the interest rate rises.

For Erin, living on a low income is more difficult now than it was in the past:

“ ... there have been pockets of times when I was on Centrelink, when I was a student and between jobs and all that, and that was fine then because I could live in a lovely apartment in [a nice suburb] with a mountain view and an ocean view – and it was *beautiful!* ... I thought I was living in poverty then, but I could spend what I [got from] Centrelink and still have money left over, and it was only like \$20 or \$30 at a time, but you still had a bit. Whereas now, at the moment, as a working professional... [my income] will cover the rent, basic food and basic bills. That’s it.

Not only is the income from Centrelink payments frequently insufficient to meet their costs, it can also be uncertain for those receiving the JobSeeker Payment, which is paid at an even lower rate than the Age Pension or Disability Support Pension. In her money diary, Helena, who has a chronic health condition, notes that she feels uncertain about whether her JobSeeker Payment will be reliable, because she’ll soon need to meet unrealistic mutual obligations requirements in order to receive her fortnightly payments.

Extract from Helena's Money Diary

Fortnightly income Centrelink \$708

This is tenuous. I only have one more allowable period of medical exemption, then I have to look for work or lose it. Since I am unable to work this knowledge is a constant source of background stress.

Troy, who is also on JobSeeker and subject to mutual obligations, said he experiences uncertainty every fortnight about whether Centrelink will either pay his benefits or suspend his payments for a perceived 'breach' of his mutual obligations. This means he's unsure about spending any money, even on the basics:

“ Oh, you just have to be overly cautious about what you do. Through bitter experience. [Chuckles] I've got no choice. That's the thing. Because you're in a situation where they can take away your only source of income on a whim.

Box 2: Fortnightly Income

| Primary source of income | Number of participants | Fortnightly income [^] | Additional income, if any |
|-------------------------------|------------------------|---------------------------------|---|
| No income - living on savings | 2 | \$0 | |
| Disability Support Pension | 3 | \$1,071.00 | Two participants do 1-2 days of casual work most fortnights |
| Age Pension, single rate | 1 | \$1,071.00 | |
| JobSeeker, partnered rate | 1 | \$630.10 | |
| JobSeeker, single rate | 2 | \$701.90 | One participant does irregular casual work |

Note: [^] These figures were either reported by participants in their money diaries, disclosed during interviews, or have been estimated by the researcher using the published Centrelink income support payment rates. Some Centrelink rates increased on 20 September 2023 during the study period. For the latest rates, see: [How much Disability Support Pension you can get - Services Australia](#); [How much JobSeeker Payment you can get - Services Australia](#); [How much Age Pension you can get - Services Australia](#).

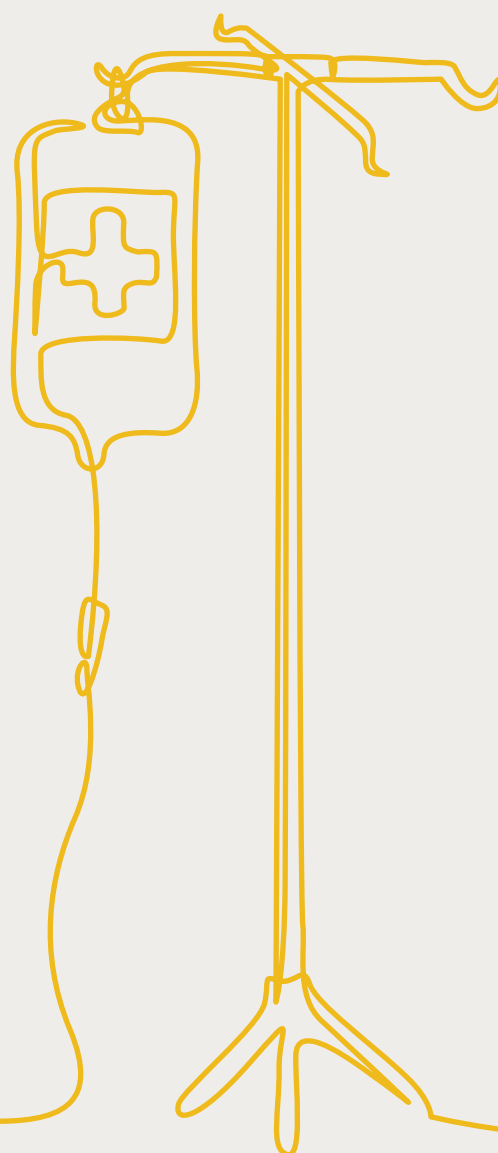
Health conditions and reduced capacity to work

All nine of the participants in this study disclosed health conditions or surgeries in the context of talking about their daily lives and spending. Six participants have serious and ongoing health conditions which have significantly curtailed their ability to work and to earn an adequate income. Most of these people would like to either return to work or work more hours, but they face significant obstacles. They've either been advised not to increase their work hours for health reasons or they are concerned that their health will prevent them from working more hours in a sustained manner.

Another two people reported being generally well, but both have had workplace injuries and/or surgeries in the past which reduced their capacity to do physically demanding work. Only one person said they had low ongoing health costs and no health barriers to working more.

Box 3: Health Conditions and Surgeries Disclosed by Participants

- Chronic fatigue
- Chronic pain
- Bowel cancer
- Bowel surgery
- Orthopaedic surgeries - hip, shoulder, ankle
- Sleep apnoea
- Fibromyalgia
- Endometriosis
- Glaucoma
- Connective tissue disorder
- Workplace injuries
- Autism
- Post-traumatic stress disorder
- Other mental health or psychological conditions, including depression and anxiety



Some participants said they had thrived in their previous occupations. Sandra exclaimed:

“ I loved 'hard'! The harder it got, the more I loved it! [...] No, no, it was great! Yeah, the high-energy, the problem-solving and difficult staff. I *thrived* on it - until I didn't! [Laughs]

Currently studying at university and doing volunteer work, Sandra would like to return to part-time paid work but faces barriers arising from her health conditions:

“ What am I hoping to do? Well that is the \$1 million question. I am hoping I might be able to work! A lot of barriers to employment for me, particularly where I live, and I don't drive. [...] I have got a lot of transferable skills. I don't know - it's just my physicality. [...] How much I can work; my age; and getting around. So, I don't know. I have to be flexible in my thinking.

Commenting on a friend's reaction to Sandra's circumstances, Sandra said she has come to terms with her limitations:

“ She seems *really* upset that I can't get a proper job, because she can see what a brilliant worker I am. But I am just trying to explain to her that I look okay, I present okay, but I cannot do the consistent working thing. I can do a bit, but I am so up and down, it's hard... She is just starting to get that now. She is very frustrated. I am like, 'It is fine! I have *had* to accept it.'

Jordan receives Disability Support Pension and works 8-10 hours per week but his working life has been disrupted by serious illness, including hospitalisations. He was unable to complete his university studies due to illness. Currently, Jordan feels constrained by his inability to work full-time and in a consistent manner:

“ There's sort of a pattern over the last few years where I will work for a few months, maybe a year if I am lucky, and then I will take a few months off, and then work for a few months.

Since 2019, when his health declined, Jordan has had to accept that he cannot work how he would like to:

“ And that was when things with my disability were sort of ramping up, and it was like, I really had to acknowledge that there is a limit to the amount of work that I can do in a week, and a limit to the type of work I can do, and with that, a limit to the amount of money I can make.

Jordan concludes:

“ ... my life has not gone the way that it was meant to! [Wry laughter]

Similarly, Lisa receives the Disability Support Pension and is painfully aware that her health constrains her capacity to work full-time:

“ The issue for me is, still, at the moment... some days I will get up and can hardly walk. And other days, I get up and I am in so much pain that my body sends out this signal and I basically dissociate. So I am not present psychologically, intellectually, I am not home - I am away in la-la land. So it's finding a role and an employer that is forgiving enough for me to just do half a day some days and maybe then do two days a week in another week. I need something completely flexible...

Lisa feels conflicted about returning to work, because:

“ In my head, what I want to do and what I'm capable of doing are two very different things. And I would love to get back to some work, but I just don't know if I'm going to be able to. So, I need to find another way to survive and still be able to get the treatment that I need.

Rachael receives the Disability Support Pension and works a few hours each week, and it's hard to make ends meet:

“ Well, I have been on the DSP since 2009. And I couldn't work at all for about 4 years, and then, basically to make sure I still had a roof over my head, I had to start getting a little bit of casual work just to be able to pay my bills. I have been struggling basically since 2008, which was when I had to quit my last full-time job due to my health.

Erin has worked for over 20 years in casual or low-paid roles, despite having several tertiary qualifications. She used to undertake unpaid work in a creative field in order to demonstrate her skills to potential employers, but has now reluctantly concluded that this is no longer feasible for her, given her health:

“ So, I was actually volunteering to work for free for people to do design work, just so that they got to know me ... But what I have realised with my health is that physically I can't always do that now. So that's changed the ball game. I can only do paid work. I can't work those extra hours. ... I am a bit worried now too, with how much full-time work I can cope with, because I have been working part-time since coming back from everything.

Reflecting on her career, Erin is aware that her health will continue to limit her options:

“ ... what I have come to realise in the last year and a half, that this is how things are for me. You know? That’s it. So I need to somehow manage and mould my life, so that I have a chance to have work which can allow me to have some flexibility, to allow me to have some downtime when I have flares and things like that.

Both gender discrimination and age discrimination appear to have impacted on Julie’s employment trajectory. After gaining a university qualification and working in the United States, she faced aged and gender discrimination when she returned to the Australian employment market in the 1980s:

“ There was a lot of, you know, ‘Oh, you think you are better than us’; there was a lot of that. And for me... it was like, ‘These older men are never going to work for a woman your age, they are never going to.’ I mean, they would write me letters saying that, in 1985. [...] Well, it was perfectly okay to say those kinds of things. ... in the end, what do you do? Well, I was very angry about it really, but you had to get on with life. But once I met [a friend] and all these other women, I realised it wasn’t personal, it wasn’t me. It was a social trend, I suppose.

Julie’s working life was cut short in her 60s when her workplace became very difficult:

“ I finished work sooner than I had hoped to. [...] And it was just too unethical and I just became too unwell, trying to deal with it. [...] Taking a stand is difficult for anyone, no matter what field you work in, and I paid a pretty heavy price for it. So then I was unemployed for several years before being able to go on the Age Pension... And in order to keep my house, I had to use my super to make it through that. [...] And it was the happiest day of my life when I went on the Pension! [Laughs] Honestly! It really was!



Housing

Participants disclosed different housing circumstances, as summarised in [Box 4](#) below.

Box 4: Housing Circumstances of Participants


| Housing arrangement | Number of participants | Housing assistance from an inheritance* |
|-------------------------------------|------------------------|--|
| Owens their home with a mortgage | 4 | Two participants said they received inheritances which they put towards their housing |
| Owens their home without a mortgage | 2 | One participant said they received an inheritance which they put towards their housing |
| Lives with their parents, rent-free | 1 | |
| Rents from a parent | 1 | |
| Rents in the private market | 1 | |

Note: * In three cases, information about receiving an inheritance was volunteered by participants. It is possible that additional participants have received inheritances which they've put towards their housing but as this was not asked during the research, it cannot be confirmed.

Assistance with housing

Based on their interviews and money diaries, it is apparent that the housing security of several participants has been achieved and maintained through family or personal relationships. Five participants are either living with family rent-free, renting from family, have received inheritances which they've put towards their housing costs, or family have assisted with the financial cost of renovations to their home. Another participant is not currently receiving assistance from her family, but in the past she moved in with her mother and step-father. Without this family assistance, several of these people would face significant obstacles to achieving and maintaining their housing security while living on a low income.

Along with her husband, Cathy went into joint home ownership with her mother-in-law and then inherited from her when she passed away. Cathy says:

 My mother-in-law has been the biggest Godsend for us. And that is luck, and that is intergenerational assistance. That is *huge*. [...] So yes, I feel very lucky in the situation that we are in now.

Paying off a mortgage

Julie and Lisa, who have bought their own homes with a mortgage, separately expressed disappointment that the Federal Government provides financial assistance to renters in the form of Rent Assistance, but doesn't provide any equivalent support to people paying off a mortgage. Lisa explained:

“ ... when I was a single parent and the rent market wasn't like this, I watched [people] raking in all the Rent Assistance, and I am sitting there going, 'This is so unfair!' I am taking the pressure off the government by buying a house and I get *no* support. And I am going backwards and [they're] going forwards. Where is the justice in that?

Rachael is paying off her mortgage, but with difficulty. She “half-owns” her one-bedroom unit:

“ The other half is owned by the bank. Which is a *big* issue at the moment, with the interest rate rises, being a low-income earner. ... Well, I mean, it has always been a struggle, but this is probably the worst it has ever been.

However, Rachael's options feel limited because she receives the Disability Support Pension. Struggling to pay her mortgage at the moment, she has considered selling her home to preserve her equity but that strategy might pose a risk to her eligibility for Centrelink benefits:

“ Then that creates other issues. They'd go, 'Well, you have too much money in the bank'. You know? So you are between a rock and hard place.

Julia experienced a period of homelessness in her younger years, when she was working in a bookshop in California. After she'd finished work, she would sleep in the bookshop on a camp stretcher. She found the experience both emotionally tiring and logistically difficult:

“ I couldn't afford to pay rent. And so I'd go to the laundromat and pack everything back into the suitcases and the car. And then one night a week I'd sleep in my car out at a park on the coast where I could have a cold shower. ... This went on for maybe six months or something. And finally, I was getting really drained. I could never relax. [...] I couldn't believe I survived it. I kept it together [but] it was very, very stressful.

Three participants said they've couch-surfed in the past, but none of them saw it as a desirable long-term strategy. Troy explained that, for him, it came with physical discomforts and interpersonal complexities:

“ Like I said, I have couch surfed with mates and that, in their garage. Freezing in the middle of bloody winter, I just gave them money for food and power. But they've got no space. And their problems become my problems. It just causes tension. And... they have got their own kids and stuff, and their own dramas going on. I don't need to buy into all that sort of caper, so it is like, 'Oh look, thanks, but time to go'. You can only do that for so long.

Erin stayed at her mother and step-father's home for a while when she returned from interstate, but she tried to give them some space when she could:

“ I would stay away from the house or stay with my sister on certain nights... and sleep on her couch in her one-bedroom tiny flat... Because I have travelled a lot and love travelling, I am okay living out of a backpack. So I just thought, 'Okay, this is one of those experiences, I can do that'. But if you haven't had that experience, then it would have probably been quite traumatising on top of everything else, to go from place to place.

Renting

Rent is a significant cost item in Erin's budget - she's paying \$400 per week for a one-bedroom home in inner Hobart, leaving her \$60 a week for bills and medication and \$90 a week for food.

Cathy enjoys living in her own home now, after renting with her husband and young children for many years. Their rental history was very unstable, which was both stressful and expensive:

“ The girls were 12 and 10 when we bought the house. And we had moved 13 times in their lifetime. [...] And it costs money every time you have to move. To disconnect everything and re-connect everything. And move the stuff. [...] And pay bonds. You haven't got one bond back and you have got to produce another one. It was a nightmare! It was an absolute nightmare...

Troy was in the private rental market while he was working but his housing difficulties began when his lease ended and he was evicted at a time when he wasn't able to work:

“ When I was on worker's comp, they decided to sell the place. It was the end of the lease - I got six weeks' notice. Something I had never heard of before - a 'no grounds eviction'. I am like, 'Oh, *really?*' I actually looked at the notice and thought, they are taking the piss! I thought, this is bullshit. Spoke to a couple of lawyers; 'No, no, they can do it'. The Tenancy Act allows them to. If you are on Compo or JobSeeker, somewhere in that vortex, if you try and apply for a rental... 30, 40 [applications]. I ended up going through Housing Connect and staying in crisis accommodation for a little bit but... you can't do it on JobSeeker, not for long. So it was stay with my parents. That, or sleep in my car. [...] When your only other option is homelessness, I mean, yeah! It's not the way I thought my life would be. [Chuckles] [...] If you'd said to me in my 20s that I would be living with my parents - 'No! Get out of here', sort of thing. But no, it's, *oh man....* a whole eye-opener.

The housing market

Troy was priced out of the rental market while he was receiving worker's compensation benefits, and he is now living with his parents. He's seen rents rise steeply in Launceston, and doesn't believe that current policy responses are sufficient to ease the current housing difficulties in Tasmania:

“ ... when I left home, you'd get a flat rental in Launceston - \$75, \$80 a week. That's what they used to charge in the late '90s, early '00s. But even the smallest piece of junk you find now - \$250, \$300. For the same thing. It's just crazy. It's bad and it's only going to get worse. [...] There's going to be less private rentals around, more people. The housing waiting list isn't static; it's just going to keep moving. They might house 200 people, 300 people per year, but I can guarantee you there's going to be more and more pushed into what I call no man's land.

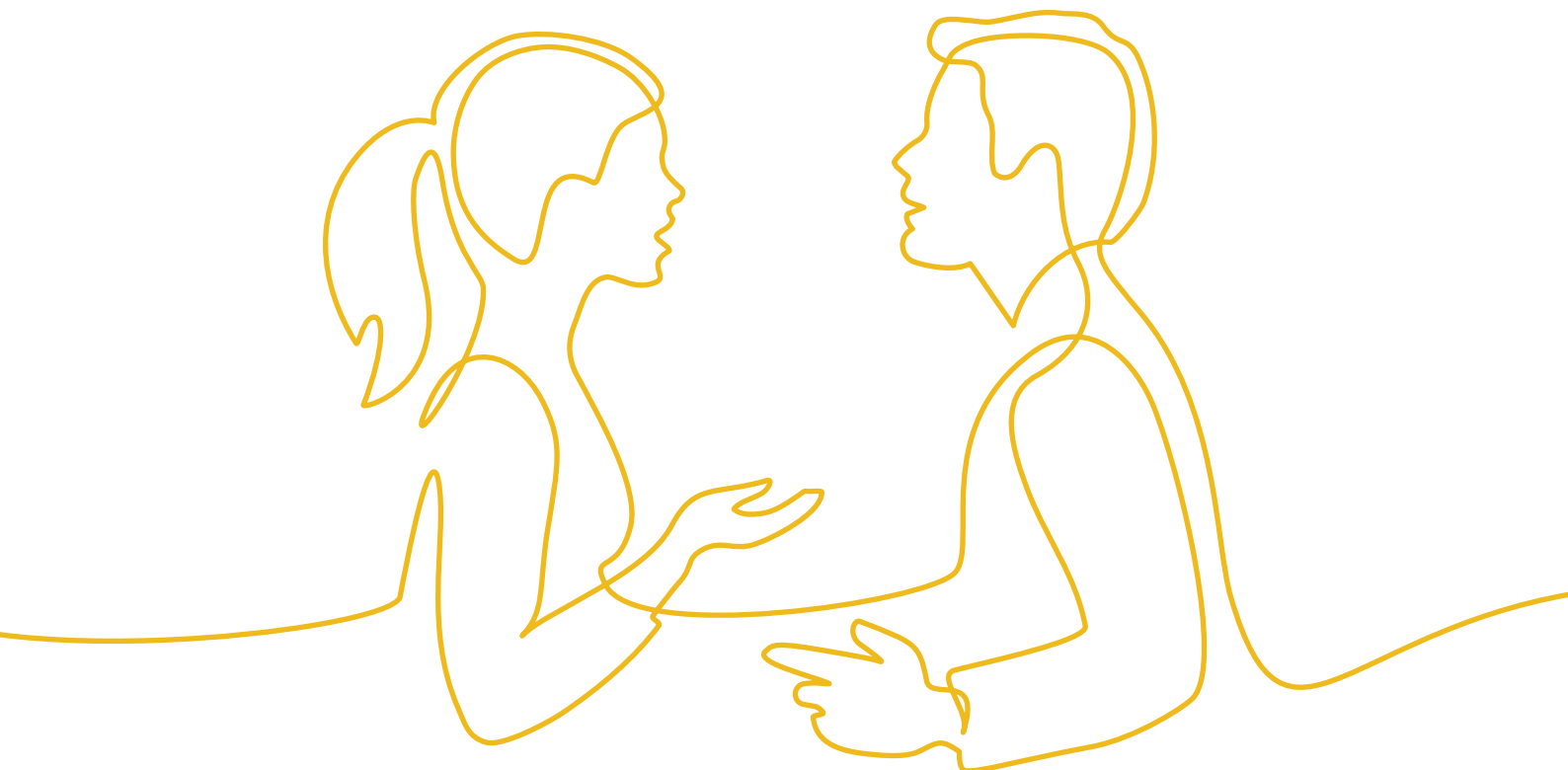
“ ... there is a chronic bloody *lack* of affordable low-rent housing that is going to be secure for the longer-term. You can't rely on private rentals.

Aged in her 70s, Julie is renovating what she hopes is her last house. She highly values stable housing and worries about older women in Tasmania's competitive private rental market:

“ It is very important. It is security. Especially as it has become *much, much* worse. To be moving around in your 70s at the whim of someone else is terrifying. I find all those stories terrifying. And I really feel for the people who are in that position.

Relationships

Only three of the participants are married or partnered. Being single and/or going through relationship breakdowns can make living on a low income more difficult to manage. Some reported that they had suffered financial loss as a direct consequence of relationship breakdowns. Others said that being single means they have no one with which to share the costs of rent or a mortgage, utility bills and necessary house repairs. Being in a relationship can make shorter-term financial difficulties easier to manage. During her 14-day money diary, Sandra was not receiving any income, but her partner helped out by paying more of their food and petrol costs.



5. Findings, Part Two: What Living on a Low Income is Like

Living on a low income is a constant juggle

Prioritising essentials and staying on top of bills

Living on a low income means having to constantly juggle paying different essential costs, including transport, health care and utilities.

Sandra lives in a rural area which is not well serviced by public transport, so the car comes first in her tight budget:

“ The car thing is a priority. Bills, food. After that, the health thing is in a category all of its own. But it is *very, very, very* tight - how we live day-to-day.

Rachael focuses on maintaining her car because it's tied to her capacity to work:

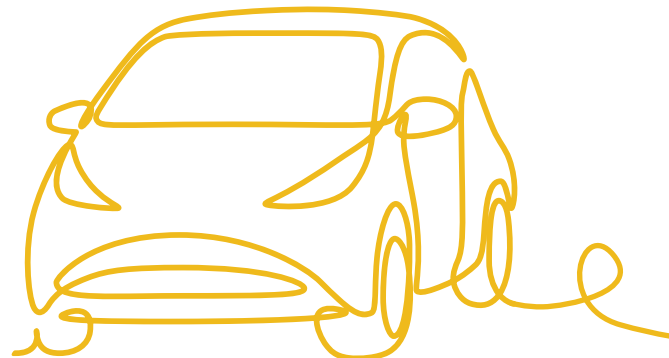
“ And with the work that I do, I make sure that my car is looked after because if I don't have my car, I can't do the work! [...] And it is not just servicing - it is everything else that goes with it as well, [like] tyres.

Troy said the current rate of JobSeeker is insufficient as it doesn't cover the essentials:

“ You can't afford to rub two sticks together - and I *don't* pay rent. [Chuckles] [...] *Oh*, it is frustrating.

Troy lives with his parents, doesn't pay rent and shares some bills with them. Even so, it's a struggle, and he only spends money on the basics, forgoing any discretionary spending:

“ Oh, I just do what's essential, what I *absolutely need*.



Troy's money diary bears this out. During the 14 days he wrote his money diary, he only spent money on food and groceries, insurance premiums, petrol, debt repayments, dental care and mobile phone credit.

Extract from Troy's Money Diary

Day 1

Petrol \$40

Comments: Petrol is expensive but necessary unfortunately

Day 2

Comments: Nothing spent on Saturday

Day 3

Comments: Nothing spent on Sunday

Day 4

Phone credit \$40

Personal loan [repayment] \$100

Life insurance \$16

Comments: Loan payment due for car repairs; life insurance is a necessary thing

Day 5

Groceries \$110

Extras cover [health insurance] \$25

Comments: Had to put \$ towards groceries; extras cover is to avoid public dental

Day 6

Comments: Nothing spent today

Day 7

Car insurance \$51

Power bill chip in \$160

Comments: Had to help with power bill and pay car insurance instalment

Day 8

Comments: Nothing spent today

Day 9

Comments: Nothing spent today

Day 10

Petrol \$19

Comments: Had to top up petrol

Day 11

Groceries \$80

Dental gap fee \$60

Comments: Had to go to the supermarket and the dentist today

Day 12

Comments: Nothing spent today

Day 13

Comments: Nothing spent today

Day 14

Comments: Nothing spent today

Sandra has no income at the moment and she's relying on savings. She explained that:

“ ... at times it is a fair bit of juggling. And I feel angsty. My partner said, 'You are just not very relaxed'. I said, 'Well no, it is just the uncertainty'.

For many, paying bills is their first priority, leaving no money for any 'extras'. Rachael said:

“ I pay all my bills and basically then there is nothing left afterwards. Once I have paid everything, I don't even have the money to go out to dinner once a month or something. You know? It *all* goes on bills.

Cathy finds her bills a bit daunting at times:

“ I look at this month, and we've got home insurance, car insurance, water - and obviously power and phone which is sort of ongoing in this - but those three are due at the end of this month. And I just think, 'Yep, okay...!' [Laughs]

When choosing between paying her bills or purchasing medication, Rachael said she does “the best I can”:

“ Yeah, I will hear a lot of people say, 'I've got no money, I've got no money' but they can call mummy or daddy and get a couple of hundred dollars given to them. I don't have anyone; I don't have anyone to get money from, and it has always been that way. So I have always had to be self-reliant. I do what I can do. I try and balance everything.

For many participants, financial juggling is a daily activity, with high stakes. Rachael explained:

“ Honestly, it is one of the biggest things - *the* biggest thing that I think about every single day. Do you know what I mean? When you are in this sort of financial position, how do you *not* think about it every day? Especially when you're doing the best that you can, but then it has all got to be so balanced, because if I earn too much more, then I will get totally cut off from Centrelink, right?

Erin has always kept a close eye on her spending and bills:

“ So luckily, because I think I have been quite diligent and often tracked money, I have a sense of roughly how much each type of bill, be that electricity, internet, other services and things are, as well as roughly how much I would spend on food, and how you can cut down and [make] savings...

At present, Helena feels that she can afford to relax her vigilance a little bit, but things were different when she was waiting for Centrelink to approve her application for JobSeeker Payment:

“ ... during that four months, when I didn’t know when they were going to pay me... If they were going to pay me - I didn’t even know *if*, let alone *when*... I was obsessively tracking everything. Because I had to.

Cathy’s daughters have grown up and she hopes that her days of following a tight budget are behind her. Juggling the costs of her children’s upbringing was a source of daily stress:

“ Yeah, because they both rowed, so we would go to [Lake] Barrington [about 130 kilometres away] on weekends. And whatever the petrol was, I can’t remember the figures, but you have to allocate the amount that was required to go to Barrington. And then there would be a BBQ there and it would be \$10 a head, and I would be like, ‘No, sorry girls, we will do our own’. Because I can’t afford \$30 to hand over for a BBQ. When I could cook something far cheaper! So, *everything* was like that. And... the girls would come home and say they had been invited to a birthday party, and I used to *hate* it. ... You’ve got to take a present. I mean, we always did. We always found it.

Box 5: Strategies Employed by Participants for Living on a Low Income

- Asking businesses and government agencies for discounts
- Dumpster-diving at a fresh produce shop
- Using the Aurora Plus app for monitoring their electricity use
- Tracking spending on a budgeting app
- Heating their home by burning free or cheap wood
- Not heating their home, even in winter
- Using electricity during off-peak times - e.g. oven, washing machine, vacuum
- Not shopping at the big supermarkets
- Aiming for zero food waste - using all leftovers and not wasting any produce
- Not eating meat
- Buying bread when it's discounted in the evenings
- Baking bread at home
- Staying home for days at a time
- Hiking for recreation and exercise
- Going on picnics with friends
- Taking tea and chocolate into the cinema
- Growing vegetables
- Foraging for food and flowers from local gardens or Council plantings
- Bartering food and clothes with family and friends
- Withdrawing superannuation early
- Saving money to pay for future health care costs
- Paying down their mortgage when they could
- Selling unwanted clothes, household items, building materials
- Doing freelance work for friends and family
- Paying for private health insurance to cover health care costs
- Borrowing books and DVDs from the library
- Walking on the beach with dogs
- Avoiding gift-buying where possible
- Making crafts to sell online
- Avoiding text messaging if the cost isn't included in their mobile phone plan
- Swapping over-the-counter medications for prescription medications covered by the PBS

Paying for healthcare and incurring extra costs due to health conditions

Many of the participants disclosed health conditions which require ongoing medical and allied health treatment, as well as medication. Although Australia has a universal healthcare system, many of these people reported facing considerable out-of-pocket expenses for medication, specialist appointments and allied health treatments. Lisa explained that her specialist treatment is very expensive, even after she receives rebates:

“ A lot of my financial stress is because of my medical costs. In [one] 3-month period, I had \$4,000 worth of medical excesses. So it's pretty full-on.

Other participants highlighted the cost of medications that are not covered by the Pharmaceutical Benefits Scheme (PBS). Rachael takes prescribed medication but it's expensive because it's not subsidised by the PBS:

“ I have been on medicinal cannabis for the last, oh probably, 18 months. That is something that *really, really* helps me. But the cost of it is the issue. Because you are looking at probably \$150 for a fortnight's supply.

Jordan and his wife struggle to pay their medication costs:

“ I think just over half our meds between us are not on PBS. Which sucks. And of course, the ones that are on PBS are the ones that are cheaper and the ones that aren't are expensive. So, I am trying to remember, one of mine is about \$46 for 60 tablets, which is, like, not terrible but it's not great. Compared to \$6, you know? [...] And I have been on one in the past that was \$150 a month. [...] And they would be like, 'Why aren't you taking it regularly?' 'It's a quarter of my income on one medication...!' So that's difficult.

Lisa is quite organised and juggles her medication so as to reduce her costs, where possible:

“ The sustained release stuff, the stuff that lasts a full 12 hours, that is on the PBS, but the instant release stuff isn't. [...] And so I try not to use the instant release stuff much, but I do need it when I have pain flares, and there's nothing I can do about that.

Many participants described juggling their health costs by managing multiple thresholds and limits across Medicare and private health insurance. In her money diary, Lisa provided two sets of explanatory notes which reveal these swings and roundabouts for her, as she begins to benefit from exceeding the public health system thresholds but then, at about the same time, runs out of benefits from her private health insurance.

Extracts from Lisa's Money Diary - Explanatory Notes

1. Medicare Safety Net exceeded 04/05/2023. Receive 85% discount.
2. [Insurer's] extras cover for physiotherapy exceeded 11/07/2023. Pay full price.
3. PBS Safety Net exceeded on 30/08/2023. Previously \$7.80/script.
4. DSP discount.

- vi. At this time of year I have gone through the Medicare Safety Net (beginning May) and the PBS Safety Net (end August) - so I save money here.
- vii. But I have also used all my private health and Medicare x5 sessions which I use for physio (beginning July) plus I don't claim Pilates sessions (\$60) to stretch out the physiotherapy as much as I can.

To manage her health care costs, Sandra chooses carefully what health system she uses for managing each health condition:

“ That's pretty tricky, actually. Because that is where most of my money goes. Because I have got [an eye condition] so I have to constantly watch my eyes. [...] And I tend to go private with it, because I am a bit angsty about my eyes. [...] I go public with a lot of the other stuff. I also go private with my dental, because my teeth are pretty diabolical, and I got dental trauma when I was a child, so I don't like going with the public system with that. [...] I spend a lot of money on allied health and supplements. [...] But I manage that. I go, 'Okay, I can't afford this at the moment. I am subsidised for that'.

Dental care is another area of worry for participants. Troy has a strong grasp of the intricacies of the private health insurance system, which means he can afford to go to a private dentist despite his low income:

“ See, with the [private health insurance] cover, I had the extras just to go to the dentist. [...] Because if they're a contracted dentist, they can only charge a cap price. Say for a filling, they might normally charge like \$250, but with [his insurer] they only charge like \$190. Then, if you've got unlimited dental cover on the top one, it'll cover you for 90% of it. It's a way to avoid the bill.

Paying for veterinary care

At least four of the participants said they have much-loved pets who provide company and emotional support. Erin explained:

“ ...for me, for my health, my mental health, my physical health, it is *such* a vital thing.

However, especially when needing emergency veterinary care, pets sometimes generated unexpected and large expenses which were difficult for people to absorb:

“ ...our older dog who got sick. He had dental issues. [...] And suddenly he had \$2,000 worth of rotten teeth.

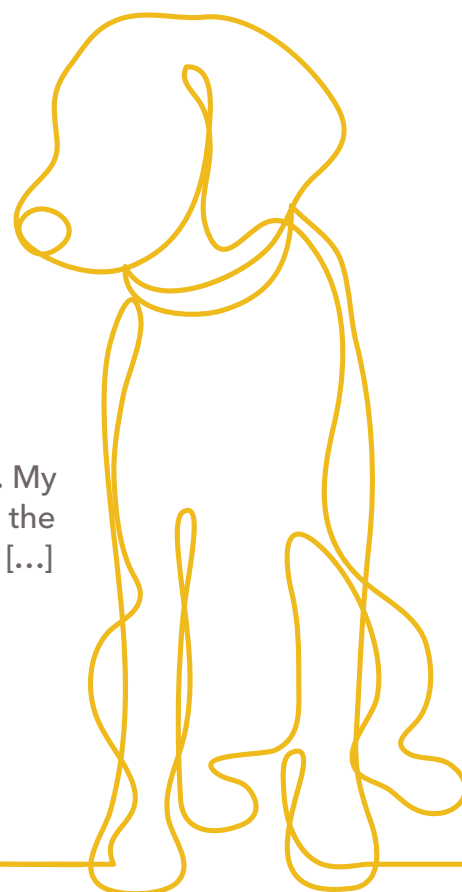
Sandra

“ ...that was the other time I had to borrow money from my mother. I had a very sick dog, not the one I have got now. And she cost me \$3,500 at the emergency vet, one weekend.

Helena

“ ... [the rabbit] is fine now. He is expensive. I have told him he has to get a job! [Laughs] ... My cat is also a sickly little thing, and I tell him all the time just to get a cat job and pay for his bills! [...] He's a free-loader! [Laughs]

Jordan



Juggling expenses without using high-cost credit

Very few participants were using higher-cost credit products, such as credit cards or buy now pay later, and many actively avoided them due to bad prior experiences:

“ Look, I have in the past. I don't have any credit cards at the moment, because I know what a trap they are.

Helena

“ I have got loans through [high-cost credit provider], and pawn loans, payday advances. But I don't do that anymore - it is too expensive. [...] Yeah, there are times where you need it - but you know, it is just pushing you further into the debt hole.

Troy

“ I don't use any of those things. No, no, no, no. [...] I have enough going on with NILS and the Centrelink advance... the mortgage, and debt to family.

Julie

Lisa avoids payday loans and other forms of consumer debt, noting that she has access to some savings:

“ I don't do any of those things. [...] I just *don't* want to go there. And I am still blessed with the fact that there is that money sitting in my bank account.

A couple of participants have taken active steps to reduce their access to credit. Cathy pays off her credit card each fortnight but chose to reduce her “ridiculous” spending limit:

“ Reducing a limit on your credit card *is quite* an experience! Let me tell you! They are quite happy to [say], 'Oh, you have got an extra thousand dollars!' [...] When you are trying to reduce your credit card, you realise you are going against the flow! [Laughs]

However, Jordan pointed out that going into debt for essential expenditure can sometimes be more financially astute than leaving a situation to become even more expensive:

“ I think it was on something, on the news, ABC or whatever, and they were talking about that most Afterpay purchases are for essential goods. And [someone] was *like*, ‘Well, *why* would you do that?’ ‘Because people have no choice!’ Things like, not being able to get your car serviced - sure, you don’t have to pay now, but then in a month when your timing belt goes, and you have to replace your whole engine, or replace your car, because an engine costs as much as your car, and like that’s a *lot* more expensive than just getting a service. So, you put it on Afterpay because... yeah, it sucks, it costs money, but what else are you going to do?

Several participants said family members are willing to loan them money if needed:

“ If we get into trouble, I can go to them and go, ‘Darling...’ I haven’t, but I know that I *can*. [...] And they *know*. They know how we grew up and they know things haven’t changed for us. They know that things are changing for them.

Cathy

I have had to borrow money off my mother. In fact, I think I still owe her some money. [...] More for large expenses, not for small expenses. [...] I had decking out the back of the house which was getting to the point where it was dangerous. I had to have that replaced.

Helena

Erin had to borrow money from friends or family in order to meet essential healthcare costs:

“ Only I guess, during the time that I had *cancer*! [Laughs] In order to get the cancerous tumour removed, another MRI was required so the surgeon could see where to cut. Medicare only covers one MRI a year, and I had already used mine up, because obviously you have them for fun! [...] So you just have to pay these things. And that’s when my friends and family had to step in.

Julie took out an interest-free NILS loan (and also received assistance from Anglicare Tasmania) after Tas Networks required her to pay for modifications to her home’s electricity connection, which cost \$3,000. A family member also loaned Julie money to help finish renovations on her house, which she’s preparing to sell:

“ He said, ‘No one will buy it with that front not fixed!’ So they went home and they sent me enough money to fix the front. He’s pretty good. But I don’t go around and borrow from friends to last the week and all of that kind of thing. I don’t do that.

Living on a low income requires work

Navigating and negotiating with the social services system

Centrelink

People are expending considerable time, effort and emotional energy to engage with Government services, especially Centrelink. Sandra said you need to have a degree of confidence and knowledge to successfully navigate Centrelink's rules and regulations:

“ ... you have to really advocate for yourself. And it sometimes can take you a while to find your voice. Until you find your voice, it's like being on a merry-go-round. Until you actually work out how it works and understand what your entitlements are, what they expect of you, and all the grey areas in between, until you actually have some really concrete experience with Centrelink, it can be really stressful.

Helena finds it time-consuming and emotionally demanding to try to speak with a real person at Centrelink rather than with an automated voice:

“ It is just ridiculous. And then you get a text from them saying you have to ring them because they've got a query. And you literally - because I have tracked it - take *one hundred* calls to get through. *Days!* And they have a set-up where if you ring on one day and you don't get through... when you ring again, they know your phone number. [...] They say, 'We know you have been trying to contact us - please call again later'. So you don't get through for the rest of the day. So, the trick is, turn Caller ID off on your phone so they can't recognise your phone number. And then they say, 'We can't seem to recognise your phone number, could you provide a phone number?' And you go, 'No'. [Laughs]

Doing this work takes an emotional toll on Helena:

“ ... when I have a Centrelink 'engagement', I have a crash for a week afterwards because it has taken so much emotional energy. I don't get upset - I get furious. *Absolutely ropeable!* [...] They keep saying, 'We endeavour to be as fair as possible - be nice to our people' and it's like, 'You know, you really *don't* try that hard!' [Laughs] You have to say all the sarcastic things to yourself. It's actually not the person on the other end of the phone's fault, most of the time. Sometimes you get some really nasty people. But most of the time it's not their fault.

While waiting four months for her application for JobSeeker Payment to be approved, Helena had to draw funds from her savings to make ends meet, which felt unfair:

Extract from Helena's Money Diary

The fact that I have had to constantly dip into my fairly modest retirement funds due to the incapacity of Centrelink to provide adequate service INFURIATES me.

Cathy, who has previously worked in office administration, feels dismayed at Centrelink's processes and its communication with clients:

“ While I was working, we applied for a low-income healthcare card. [...] I had done the figures, so I knew that we were eligible for it. Applying for that thing was just *monstrous*. It was just turned down, no explanation. No way of contacting anybody. [...] So [my husband] applied and it was turned down. I went, 'What?' So I applied for me - it was turned down! We went in to somebody and they said, 'Oh no, this should have gone through, I will fix it up'. Walked out of there - it was turned down! [Laughs] [...] It was *astounding*.

Job network service providers

Troy is engaged with a job network service provider but they haven't given him any real help to secure employment:

“ ...I went to the job agency on Monday - an appointment. Official edict is, apparently, around training, they only pay for it if there's good chance of you actually getting a job out of it. So, if you ask them for a forklift ticket, you need experience. [...] No, they're not going to pay for nothing. [Chuckles] What a 'joy'. [...] I've been through two, three different agencies; it's all the same. [...] Even something as simple as a police check, you've got to drag them, kicking and screaming.

He finds engaging with these service providers frustrating and alienating:

“ It’s all the same – cookie-cutter stuff. Let’s just say, to cut a long story short, it doesn’t really cater to people my age or issues. [...] I have been through about three of these... they call themselves service providers; they are all the same. They are not interested in what is good for you.

Welfare services

Jordan described some barriers he faced to accessing help from welfare organisations:

“ A few years ago, it was just before I got my Youth Allowance sorted out, and I had just zero money, like I was proper broke, and ... I was technically behind on rent but one of my housemates was covering for me – this was up in Brisbane – and I was trying to find help. You know... all of the charities. And they are like, ‘We can give you some food’, and I am like, ‘That is the *one thing* that I have’. I am like, ‘I can’t pay my rent’, and they are like, ‘Well, you need to be four weeks behind before we can help you’, and I am like [incredulous tone] ‘I will be evicted by then.’ *What the fuck?* ‘Oh, we can help you with some clothes’. ‘Well, I have clothes because... I’ve got clothes!’ [...] Or, ‘Oh sorry, you are out of our catchment, you have to go to this place’. ‘Well, you are 10 minutes down the road, and this place is 40 minutes down the road’. You know?

Troy used emergency relief occasionally in the past, but said they can’t necessarily help with your overall situation:

“ They are nice enough, but even with that, it is sort of siloed. They can only really assist you in one area, when there is all these other things going on ... By siloed I mean, they can help you with food or they might pay some money off your power bill or whatever. But as far as employment-wise or medical-wise or housing-wise, they can’t really do anything. [...] I mean, fair enough, a \$60 or \$70 food voucher is all well and good. But if you haven’t got a place to cook, if you haven’t got a place to live, you can’t cook it and you can’t store it in a fridge or freezer. [...] It is just a Band-Aid. It is not solving the problem.

Troy said crisis accommodation was helpful at times but it is, in his view, another short-term response which doesn't address people's need for long-term, secure housing:

“ ... like Housing Connect, they can get people into crisis accommodation, but ... the \$64,000 question is, where's the way out? [...] Especially mentally and financially, how long can you sustain that for? [...] Twelve months, two years, three years, four years? [...] That's the thing. Where's the pathway out?

Earning additional income

Helena is making crafts for sale to supplement her JobSeeker Payment and give her a sense of control over her finances:

“ Even if it is just enough to buy Christmas presents. [...] But anyway, the main thing is it gives me a feeling of *some* degree of control over things - so that's probably the main benefit. It is probably not going to make me rich, I suspect! But it will give me just a little bit extra.

Several participants re-sell their own clothes, household items or building materials to generate some additional income. Sandra explained:

“ About three years ago, just before Covid, we had a bit of a clean-out because we were thinking about downsizing and I sold [a lot of] stuff on Facebook. That really helped heaps. I just got rid of excess building materials from renovating... that made a huge difference.

When Julie was receiving JobSeeker, which she described as “an *impossible* time in my life”, she delivered newsletters for extra money, but found it onerous and unrewarding:

“ ... in order to put fuel in my car, I had to deliver those free newspapers. You get \$32 for hundreds and hundreds of them. And getting attacked by dogs! Hilly, hot! [...] But that was hell. *No one* should have to do that - that should be a job for kids who want pocket money. [...] No, no. It was *really, really* terrible.

Now, when Julie needs some money to supplement her Age Pension, she sells one of her possessions:

“ I put something on Facebook and sell it. Like, last week, I put my Doc Marten boots on and sold them, because I needed a few extra bucks. That's what I do.

Similarly, Helena has sold some of her dog's toys:

“ Well, he doesn't play with them much. So, we went through the ones he didn't play with. [...] Yeah, I made \$150 out of that. Because, you know, people spend money on their dogs.

Over the last six years, Julie, who is now in her 70s, has twice renovated the house she's living in order to sell it, aiming to reduce her mortgage further. During the renovations, she hires builders by the hour and works alongside them as a builder's labourer. She tells me:

“ It is work! I consider it my job.

Cathy's husband has turned his hobby into a small source of income:

“ ... he's into Lego - and that's only a recent hobby, probably five years now - and the house is full of Lego. But he's quite good at funding his own pleasure; he will go on [online] or wherever, he'll buy a big tub of Lego. And in that he'll find a set... So he just on-sells bits...

Lisa earns a small amount of money or gift vouchers by completing online surveys, but it doesn't have the same earning potential or continuity as her previous skilled profession:

“ But they are often time consuming as well. If you think about it, value for money-wise, it is like, well, [in her professional role] I was earning a fair bit of money per hour to do something that I really enjoyed and doing that had some ongoing component to it.

Taking on casual work is a careful calculation for many participants, weighing up the risks to their health and the disincentives in the Centrelink system which can make work financially unrewarding. Helena recently did some casual work but it drained her energy and didn't earn her much money in the end:

“ I've worked for the uni and was exhausted - it actually *wrecked* me. [...] I mean, I couldn't get off the couch for a week. And once you declared it and got Centrelink reduced, I only made \$150 out of it. So it is not worth it. It is not worth making myself so ill.

Saving money and offsetting the mortgage

Almost all the participants reported either being unable to save money or drawing down on savings to make ends meet. Two participants explained that, despite their low incomes, they had previously saved money for healthcare or other essential costs. This wasn't easy, even when facilitated by family support. Erin lived for 18 months in her mother's spare room, sleeping on a couch that was too short for her, in order to save money for her out-of-pocket health care costs.

Another two participants, upon receiving inheritances, had offset those funds against their mortgages, enabling them to pause their regular mortgage repayments. During her money diary period, Julie negotiated down her mortgage interest rate with the bank, reducing her repayments by \$40 per fortnight.

Being inventive with food

Some of the participants are highly engaged with gardening and food preparation. Sandra has excellent skills and strong values which help keep her food costs low:

“ We grow a little bit. [...] And I pretty much buy all the food off the side of the road. All the veggies, fruit, juice... So we actively don't support the duopoly... because we know it is the most expensive way to live. And I am very local-produce driven. Because I can pretty much make *anything* from scratch. [...] we have got our budget down by about 60% once we started buying differently... So pretty much everything that we eat, I cook. Because we are 'zero wasters', as well - we minimise packaging and stuff. It saves money, too.

Lisa is not working at the moment because of her health, but she spends quite a bit of time on what she calls “food management”:

“ ... buying a cauliflower; I used to cut the leaves off and chuck them out. But now it's like, 'Oh wait a minute, I can cook the thick part of it, and it's quite alright. There is nothing wrong with it!' And I can crisp up the bits of the green leaves and use them for stuff. And if something is getting too much in the garden... I am always looking up, 'Oh, can I pickle that? Can I bake it? How can I preserve it to use later?' I spend quite a bit of time doing that.



For Erin, growing vegies and foraging for food is consistent with her interests and abilities:

“ In terms of food stuff, I am actually a really avid gardener. I completely *love* gardening. And thankfully the place I am renting, it has a wonderful garden, an area where I can plant vegetables. So what I do - and this is what I have actually previously done in my life too, just from cheapness and because of waste - I do forage a lot for food. Previously, I have... dumpster-dived, you know. [...] I was a lecturer at the time and the rest of it, *but* because of the wages and things, and because I would walk by Hill Street [Grocer], I would see their bins and it would be filled with the kind of slightly bruised stone fruits. [...] And the lettuce leaves which are just kind of the end of the lettuce leaves which are just a bit crinkled. So I would just pick those things up. I know certain trees where you can get lemons, where you can pick rosemary, where you can get other things. Along with my garden and then along with family and friends' networks of growing food and all that.

For Erin, this food-focused work is enjoyable but labour intensive, and she notes that it isn't feasible for everyone:

“ But it is extremely time consuming. And because of my health conditions, I have never been able to have children, so it also means that I can spend many hours trying to grow carrots and things like that! [Laughs] And I *enjoy* that. And also, it is really good for my pelvis and things like that, to garden and get outside. So that's really good for my health and wellbeing. But not everyone can do that. And I have often lived in places, in tiny apartments and things like that, which I haven't had a garden, and that's a completely different experience.

Bartering and buying well

Almost all the participants said they either exchanged goods or went to a special effort to find goods on special.

Bartering and sharing costs

Erin had a fruitful bartering experience which didn't generate feelings of embarrassment because it involved a reciprocal exchange of goods:

“ Yeah, the clothes didn't fit my friend. She's like, 'Look, I'm going to get rid of them. Do you want them?' I'm like, 'Yeah.' And then at the same time, I've got multiple stuff growing in the garden: 'Do you want some of these?' [...] I mean it's great. I've got a whole new set of wonderful shirts and clothes... which only cost some snow peas!

Julie keeps her entertainment costs low by sharing downloads of shows and movies with her friends. Sandra has negotiated an arrangement for taking part in exercise classes:

“ Like the [exercise class] teacher; she has got me paying less money, and then when she goes away on holidays, I cover her classes and get the fees.

Sandra has decided what she will and won't compromise on when buying secondhand:

“ I mean, all my clothes are from the op shop because I have strong values around doing that. And I might buy something new... glasses - there are a few things I won't skimp on, like good glasses. Jewellery is from the op shop. New phone - normally, I buy an unlocked phone from Officeworks or somewhere. Decent computer. And the only other new things we have at home is the fridge, bed and washing machine - everything else is secondhand.

Buying secondhand

Likewise, Julie sources items for her home from secondhand stores:

“ It looks like I am pretty comfortable... but everything is bought at the thrift store. *Everything* - absolutely everything.

Sandra and her partner buy secondhand goods for their home and also appreciate the natural environment around their home:

“ ... going to the tip shop, we can make our living environment... a really nice, enriching home environment. [...] We've got a whole bunch of currawongs at home as well. So we've got the animals that we interact with, as well.

Buying well

Helena draws on her professional skills to shop well:

“ I mean, I am good at researching things. So I can find stuff. I *never* pay full price for *anything*!

She also doesn't buy things unnecessarily. Helena has only recently replaced two dining chairs which she had bought almost 40 years earlier:

“ I don't need new things. I have never been someone who just replaces things for the sake of it. When I say I have a house full of old things - they are actually almost vintage and antique now! [Laughs]

Cathy takes a careful approach to her supermarket shopping, as seen in her money diary:

Extract from Cathy's Money Diary

Groceries - \$112.41. To buy or not to buy custard? 'It's a big decision.'



Lisa bought a new car for a bargain price, by purchasing one with cosmetic damage:

“ I don't have a car loan. [...] I bought a repairable write-off from hailstorm damage. So it was basically a new car. It was crazy - \$4,250 for a brand-new [car], literally.

The steep rise in the cost of living in Tasmania has posed a particular challenge for 'buying well'. Jordan is re-thinking what food and groceries he buys and where he buys them from:

“ I am definitely thinking a lot more about food and groceries lately... you [used to] get into a bit of a swing where generally, 'This is the thing which is cheapest, this is the place where I will get it from'. But lately, it's just been like I have to start all over again because *everything* has gone up.

Erin often buys discounted food at the supermarket, but this strategy entails expending extra effort and energy, at a cost to her physical wellbeing:

Extract from Erin's Money Diary

\$77 food

Despite being in pain, I walked to the supermarket at night to try and buy reduced bread. Was pleased that not only the bread I wanted to buy was reduced, a lot of the other items were half-priced. Stocked up on these half-price items, buying as many as I could carry. Body hurt more carrying this amount home, but needed to get as much discounted food as possible.

In her money diary, Erin weighed up the costs and benefits of shopping around to save money:

Extract from Erin's Money Diary

\$44 Chemist

Found a cheaper alternative in a different chemist. Felt satisfied, but also contemplating extra time it will take going to multiple chemists just to get a few cents' cheaper medication.

Living on a low income also means going without

Choosing what to go without

Despite employing ingenuity and effort to live a low income, all the participants said they also went without important services or valued experiences in order to make ends meet. These ranged from expenditure on health care and dental care through to spending on hobbies and social activities.

Helena goes without heating, even in the winter, to save on her electricity bill:

“ I do not turn on the heater. I use warm clothes and an electric throw to keep warm. I make sure that I let the sun in to warm up the house each day... and then close them as soon as the sun dips below the mountain. I have an electric blanket on my bed.

As well as heating, she also goes without the ‘big’ things:

“ I would *love* to go on a holiday somewhere. And that is not going to happen. And... my garden looks like a jungle. I would like to be able to fix that. Nope, I can't do that. There is a whole heap of things that I can't do that gets me down sometimes. It is the big things - the little things I manage.

For Rachael, going without has been a feature of her life for a long time:

“ I have *always* gone without things. I don't buy anything for myself. I don't buy clothes, and like I say, I don't go out. I couldn't afford to go out if I wanted to. So, if I am not at home, I am at work.

Sometimes, going without something feels somewhat empowering for participants - especially if it is consistent with their environmental or social values. But going without can also mean they miss out on valued life experiences.

“ Getting some joy about beautiful things. And mental stimulation. And the ability to go on holiday even if it is just up the road to a beach somewhere. All those things that are not material that you just can't have if you haven't got any money.

Helena

In her money diary, Cathy expressed disappointment at the amount she spent on a gift for her daughter's birthday:

Extract from Cathy's Money Diary

Feels tokenistic; I would like to spend more, buy bigger!

In her money diary, Lisa listed what she went without during that fortnight:

Extracts from Lisa's Money Diary

Week 1 - Went without

- Family flying to WA for three-week holiday
- Can't afford to buy gift for newborn great-niece
- Buy home brand when would prefer to buy organic and sustainable food
- Cancelled two medical appointments
- Buying coffee out - I used to buy one most days when working

Week 2 - Went without

- Didn't make a home loan repayment this fortnight
- Needed to buy some paint for the fence, but can't justify it right now
- Limited my driving to save on fuel



Lisa had previously worked in a professional field but is currently unable to work and relies on the Disability Support Pension. She said this new way of life has led her to question her sense of self. In the past, she was affectionately known in her family as the “Bank of Lisa”, because her siblings would borrow money from her when they were in a tight spot:

“ I’ve always been really good at saving money, and I’m very frugal with money. ‘Sure, I can lend you money’. [...] So, this is really confronting, because all of a sudden, I’m finding myself having to... do a budget, and I am going to have to watch what I spend money on, and that’s quite confronting, because there’s a big freedom that I’ve lost.

The money diaries revealed that a couple of participants had consciously decided to spend small amounts of money on hobbies, such as gardening or photography – but they often said these hobbies were potential sources of fresh food or income, rather than simply being indulgences.

Erin said that buying good quality, organic tea was something she valued:

“ I will still get my good quality tea! ...because I don’t go to cafes, and things like that, I am *not* compromising losing my tea! [Laughs] So that is something which I stick with. [...] And I look forward to that. So that’s a really important thing. ... we’ve talked about when you double dip and re-use tea bags. For me, if I hit that – that’s rock bottom! [Laughs]

However, by the time of her second interview, Erin had re-considered her purchase of this nice brand of tea, deciding to instead prioritise her ongoing ability to afford her housing.

Box 6: What Participants Go Without

- Going on holidays
- Buying new clothes
- Buying petrol
- Buying organic tea and organic food
- Getting haircuts
- Eating or drinking coffee in cafes or restaurants with friends or family
- Looking after their garden
- Making necessary repairs to their house
- Smoking, drinking or gambling
- Healthcare – specialist appointments, tests, imaging, physiotherapy, medication
- Dentalcare

Restricting daily movements and travel

Julie rations trips in her car in order to contain her petrol costs:

“ I do really miss getting around more. Because I try to limit it to \$40 a week. And you know, every now and then, I will put an extra \$30 in, and go to friends in Sheffield or do something like that.

Similarly, Troy goes without driving when he can't afford to buy petrol:

“ Again, it is just a week-to-week proposition. If I can afford to put \$30-\$40 of petrol in it, I will do it. If not, it just stays in the driveway, until next fortnight, basically. [Chuckles]

The money diaries revealed that several participants avoid or delay spending money by staying at home. Troy stayed home for almost half of the fourteen days he completed his money diary. Likewise, Cathy said:

“ No, there's lots of days where we spend nothing. Lots of days.

Extract from Cathy's Money Diary

Life feels quite limited and restricted, but we count our blessings and are content in our setting at home. Each day has a same-ness: the weekends, or even public holidays for that matter, have no significance.

During her 14-day money diary, Sandra stayed home all day on six days. However, home is a supportive and nourishing place for her – she enjoys doing odd jobs outside, cooking, studying and spending time with her partner:

Extract from Sandra's Money Diary

Wednesday

We try to stay home as much as possible, understanding that it saves money. So today, I was happy to stay home on our glorious rural property and chill. It gives me a chance to potter and hang out with my chooks. It... gives me a break from worrying about money and the world's craziness.

Sandra explained that when she was working full-time she would take holidays four times a year, but she has now virtually stopped going on holidays altogether, for both health and financial reasons.

Erin showers only twice a week, and washes herself with a cloth in between showers, in order to keep her electricity costs low. And she schedules her showers for off-peak electricity times, in the middle of the day.

Erin doesn't mind compromising on her showers, but she does "ache a little bit" about mostly going without travel:

“ [sighs] *Well*. I am someone who has always loved travelling and at one point [I] was trying to... have an overseas trip a year. Travelling cheaply, the rest of it. No chance of that! [...] I have two nieces who have been born over the past few years in Perth and WA, and I can't afford to see them. And I don't know when I can afford to see them. [...] I can arrange with friends and family to go and pitch a tent somewhere - love that, you know! That's all fine. But that's my travelling - somewhere within the state, where we can put a tent. [Laughs] Beyond that, there's nothing.

In her money diary, Erin noted that, after receiving a gift voucher, she was able to go to the cinema for free which helped ease her desire to travel:

Extract from Erin's Money Diary

\$0 Voucher to film at cinema

To reduce spending I haven't been going to cinemas, which is something I love to do. A film voucher was given to me as a present, so I was able to see a film I had wanted to see with a friend. This film was about, and set in, Iceland - a place I have a strong connection to. An example of how to travel in one location.

Restricting lifestyle spending

For Sandra and her partner, going without some lifestyle spending is a key strategy for coping with living a low income:

“ But what we do is, we very much... prioritise food. Food and bills. And then where we cut back is on things like entertainment; we don't have Christmas; we don't have holidays - we just travel when there is a need, rather than, 'Oh, we are going to go away for a weekend'. We just do that. And we... prioritise experiences. We are not shoppers, because of the Zero Waste thing. 'What are we doing on the weekend?' 'Let's go hiking - it is free'.

During her 14-day money diary period, Sandra spent only \$22 on recreation or entertainment (for two lunches in cafes). The rest of her spending, which was under \$307 for the fortnight, was spent on food, medication, mobile phone credit, a couple of secondhand kitchenware items, her 50 percent share of their electricity bill, and two exercise classes.

Troy receives the JobSeeker Payment and doesn't spend any money on his lifestyle:

“ [As] a guy who gets 700 bucks a fortnight, I'm pretty boring. I'm not out there doing the James Bond lifestyle, that's for sure - 'shaken not stirred', sipping martinis.

Similarly, Julie said:

“ ... I don't gamble. I don't smoke. And, you know, I maybe have 4-5 bottles of wine a year or something.

Julie's money diary, which she kept for 28 days, reveals that she spent a total of \$12.50 on coffee and snacks during that time. She spent nothing else on recreation or entertainment, with all her other spending going on mortgage repayments, debt repayments, bank fees, insurance, storage, groceries, phone and internet, petrol, food, car registration, rates, water, medication, physiotherapy, and exercise.

Cathy and her husband spend \$13.95 per month on a streaming service, but in her money diary, she questioned the necessity of this small expenditure, noting that with the weather improving they could soon spend more time outdoors. When Cathy and her husband went on a camping trip to the East Coast for a couple of days, they decided to shop in local supermarkets and cook for themselves:

“ [...] rather than stop and do a cafe or something, we'd do the IGA and then go down the beach and cook up a storm or whatever. Yeah, we stopped at [a bakery] for lunch, but even [her husband] walked away then and said, 'The IGA is cheaper.' We were forking out \$20 for a sausage roll and a cup of coffee and he said, 'No'. Well, it doesn't work - it doesn't work for us.

Sandra and her partner still eat out occasionally but they keep it simple and combine it with other low-cost pleasures:

“ We eat out in [suburb] a bit, because it is cheaper and it is more cultural. We go out there - just drive straight past all the others. Because [my partner] likes to shout me lunch. We had banh mi from [a restaurant] the other day, and went down to [the waterfront] and looked at all the dogs, and went for a nice, long walk along the foreshore there. But that was just \$20 for lunch for two of us.

Delaying or rationing important health care

Some participants were full of praise for the public health system in Australia. Julie is fortunate to have a bulk-billing doctor and her medications are subsidised by the Pharmaceutical Benefits Scheme. She said:

“ I consider Medicare to be Australia’s greatest achievement.

Earlier this year, Sandra had surgical treatment for skin cancer in the public hospital system and she was impressed:

“ It was absolutely amazing – and it didn’t cost me a cent! [...] *Really* amazing experience. Incredible. I couldn’t believe how good it was.

However, others have less favourable perspectives. In their experience, Medicare does not always provide full coverage for medical fees and often has prohibitively long waiting lists for appointments. The cost of paying out-of-pocket fees for medical or allied health services means that some participants feel forced to delay or ration their health care.

Erin is keenly aware that she has only one subsidised psychology appointment available to her for the remaining four months of the year. Lisa is not accessing as much physiotherapy as she needs:

“ ... honestly, I could go to a physio twice a week, every week. If I could afford to, I would. I should be going and seeing the hand physio, but I just can’t afford to.

Lisa noted in her money diary that she had cancelled scheduled appointments with a physician and physiotherapist during the fortnight, because thinking about paying gap fees left her feeling “threatened” and “desperate”. She explained:

“ I just felt like I was being attacked. By myself, my own thoughts; it feels threatening to be just keeping on handing over all this money that I know I don’t have. I feel like I’m a gambler, but I’m not, because it’s my health I’m paying for.



Julie recently had surgery and was able to access subsidised physiotherapy sessions through a Medicare plan. However, after she'd attended five sessions, the cost of sessions went up to \$85 each, so now she can't afford to go as often as she needs to:

“ No, it's been hard to ration those out. I've had to be really, really disciplined. [...] It's not expensive for a professional compared to what other professionals cost. But if you want people to take care of their health and be engaged and try to prevent further surgeries...

Julie also noted in her money diary that her prescriptions were due, but that she planned to postpone filling them until her next pension payment, five days away. This meant that she went without her daily medication for two or three days.

Jordan reported difficulties accessing the public mental health system, both for inpatient and outpatient services. He's having to wait to access expensive health tests in the public system because he can't afford to pay for them in the private system:

“ [The specialist] was like, 'I want to do a couple of these tests, but they are quite expensive, so I want to refer you back into the public system...' [...] And the public clinic had a two-year wait for a category two appointment, which is meant to be within two weeks. So, it's like, well, do I pay thousands of dollars or do I wait two years? How is that a choice? [...] I am just... waiting and basically, if I can come up with the money or if things get worse, I will try and get it done privately. Otherwise I have to keep waiting. Not good.

Delaying or rationing important dental care

Participants said that dental care is even harder than health care to afford on a low income, because the private system is expensive and the public system has long waiting times in Tasmania. As a consequence, many participants either delay dental care or go without it altogether.

Julie, who is aged in her 70s, feels disappointed by the waiting times and the limited service offerings of the public dental system:

“ I *really* need dental work and I've been on the government [waiting] list for nearly four years. [...] It's not viable. And then when you get there, all they do is pull... That's all they do, is extract.

However, the dental care that Julie needs is not readily affordable in the private system:

“ Because every time I go, it's \$5,000. It's not \$300 or \$400 or \$500.

For her, it's a matter of either waiting years for public dental care, or hoping she can come up with thousands of dollars to spend on her dental care.

Cathy says she “never” goes to the dentist. Jordan knows he needs dental work done, and he recently sat down with his wife to work out if they could get it covered by their private health insurance. However, even using this hasn’t given him access to timely treatment because waiting periods were applied by his insurer when he increased his cover. Jordan explained:

“ I need two crowns and a filling and all this other stuff, and it’s expensive. [...] And we kind of sat down and did the maths - ‘This is the premium increase to get a higher level of cover that will include major dental... and is it worth it, or would we be better saving that amount each fortnight rather than putting it into the insurance?’ We ended up just doing the increase because it was worth it. But yes, I am still doing the waiting period and they were like, ‘We will give you a temporary filling - we can only guarantee it for six weeks.’ And that was about six months ago! [Laughs]

When asked if his tooth was painful at the moment, Jordan replied:

“ It is *alright*, most of the time.

Jordan isn’t enthusiastic about the wait times for accessing Tasmania’s public dental system:

“ I don’t really understand how it works, but from what I have heard, it is basically like, you say, ‘Pretty please, can I have an appointment?’, and they say, ‘Sometime in the next five years we *might* give you something’. So it’s like, ‘Why bother’, you know?

Similarly, Troy holds a dim view of the public dental system in this state:

“ You want the word? Shit, basically. [...] Put it this way, if you need a tooth extracted, they’ll do it within a week or two. If you need just routine fillings or a scale and clean, or whatever - two years.

6. Findings, Part Three: What Living on a Low Income Feels Like

Feeling tired and stressed

It's hard

For many participants, living on a low income is both stressful and tiring. There's a mental and emotional tax incurred by many people living on a low income, which arises from juggling bills, dealing with chronic uncertainty or frustration, and navigating complex and unfriendly government systems.

Helena has experienced living on a good income *and* living on a low income - and she's clear which experience is more tiring:

“ It takes a lot more mental and physical energy to survive on less money than it does on a lot. I have done both, and the mental energy is huge, just trying to work out things, what you are going to do, what your priorities are. Who knows how you manage it with kids - I have got no idea.

Rachael emphasised the relentless nature of living on a low income:

“ ...the feeling of being financially stressed *every single day* is not pleasant at all.

Julie has put her newly renovated home on the market and she's waiting anxiously to find out what it will sell for:

“ It's terrible. I'm stressed in the house, as much as I'm working on being calm. [...] My blood pressure too. It's hard because... I don't like to be overwhelmed.

It takes physical energy

Sandra has to manage her energy carefully, but this is made harder by needing to engage with government agencies and services:

 It bothers me dealing with departments a bit - it sort of goes on and on and on - because it is wasting my energy.

Erin is recovering from cancer and has other serious health conditions. She noted in her money diary that one day, she spent a little extra on food, because she didn't have enough energy to go shopping later that evening, when bread is discounted:


Extract from Erin's Money Diary

\$38 food

Too tired and fatigued to wait and get reduced bread at night at supermarket, so bought full-priced bread. So much energy is needed to live in poverty.

It takes mental and emotional energy

Helena finds dealing with Centrelink and worrying about bills to be anxiety-provoking:

 ...I get a text from Centrelink and it just says 'You have a message on your MyGov' - and I feel sick until I go and look and see what it is. [...] And I am in a better financial situation than *many, many, many* people - but I still feel sick when it comes through.

When... I have only got only a little bit in my bank, and knowing all of those bills are coming out, my health insurance and everything - that makes me sick in the stomach.

Troy thinks community organisations and governments should know that living on a low income is a depleting experience:

“ I suppose the mental toll it takes on you. It’s just exhausting and grinding. [...] It just compounds week by week. You think, well, ‘What am I going to do this week? What am I going to sacrifice? What can’t I do?’

With the financial pressure he’s under, Troy feels he can’t look too far into the future:

“ I think Vin Diesel said, in one of them Fast and the Furious movies – one of the earlier ones – he lives his life a quarter-mile at a time. Well, JobSeeker is pretty much that. You are living your life 500 metres at a time. [...] All you’re doing is looking 500 metres ahead, a kilometre ahead, and that’s *it*. If you survive that 500 metres or kilometre, well, you’ve done okay.

Even receiving Centrelink benefits can be fraught with ongoing uncertainty. Troy receives JobSeeker Payment and is subject to mutual obligations which means he’s never quite sure if he will receive his payment from Centrelink:

“ Yeah, you sit up until midnight, stressing. I do it every fortnight. I sit up ‘til midnight. ... I report on a Wednesday, I get paid on Thursday. I will sit up until midnight on the Wednesday, to two or three [minutes] past 12 am to make sure the money has actually gone into the bank. And when I am due to report, I will actually stay up until midnight to report. I will do it twice, three times, to make sure it has gone through. Because the app sometimes won’t do it the first time. [...] There’s a better use of your time than that sort of carry-on, but until you can actually be certain you are going to get paid...

Sandra’s stress eased somewhat when she received the Covid Supplement in addition to Austudy while she was studying:

“ As I said to my partner, it has taken a *pandemic* to get us off the poverty line! [...] Yeah, I’ve been so much better off since Covid. [...] It just made a huge difference. It just took the stress out of it. You didn’t have to think about it. Just that constant – when you go out – thinking, ‘Oh, it is probably not a good idea to do this’.

Feeling guilty

Managing feelings of guilt

Several participants said they feel guilty about spending money. Lisa noted in her money diary:

Extract from Lisa's Money Diary

The overall feeling I have around spending money on things for myself (coffee, drinks, secondhand clothes) is *guilty*. How can I complain about money when I'm spending it on such luxury items? I also feel shameful because of this.

Lisa feels conflicted about drawing money from an inheritance at times:

“ ... I realised that I do often feel guilty when I spend money because I get into this mindset of - how can I convince someone else that I'm struggling? Not that I have to, but it's this war in my head. [...] I just know that it's finite. That money, once it's gone, I will then never have a buffer. So, I'm hanging on to it really tightly. It's this little war that happens in my head of feeling guilty...”

Lisa is on the Disability Support Pension and receives discounts on various services. She feels some shame about this, despite knowing she definitely didn't bring this situation on herself:

“ It's just this really interesting feeling of feeling like I'm a scumbag and I'm sponging off society, when I know that I'm not. I know full well that I'm not capable of doing what I want to do. And I didn't *want* to be in this place.”

Over time, Erin has learnt to manage her feelings of guilt around spending money:

“ And thankfully, that’s something over the years I have learnt to put aside. Coming from a family which has always had to watch money and seeing my mum always having to justify spending anything always, and going, ‘No, you don’t have to tell me why you decided to go to the op shop and buy yourself something nice’. You know? It was \$10 and you got a nice dress. You don’t have to justify that.

Helena feels guilty when she spends money on what she terms “indulgences”:

“ I think when you spend money that aren’t necessities, then you do feel guilty. You feel like you have got to justify it. Because, you know, my wine subscription. Now really, it is \$10 a week. It is absolutely nothing! But every time, I think, ‘Oh, I shouldn’t be spending money on alcohol for goodness sake.’ So there is this judgement thing.

In her money diary, Helena carefully weighed up the costs and benefits of this expenditure:

Extract from Helena’s Money Diary

I feel a bit guilty about the wine subscription - that maybe I shouldn’t be spending that amount of money on what is essentially an indulgence. But this “indulgence” allows me to be social - i.e. have visitors, provide hospitality - which gives me satisfaction and joy in others’ company and in providing for them. It is considerably cheaper than going out. And yet, still I feel a bit guilty.



Where feelings of guilt come from

Helena and Erin observed that their feelings of guilt arose from both their own judgements as well as from society's views of them as people living on a low income:

“ But it is internal and an external thing, because you are constantly told what you should and you shouldn't be spending the government's money on. And it's not the government money; I am pretty sure I haven't expended the taxes I have paid over the last 40 years.

Helena

“ ...but we all do that naturally because people and society questions us, you know - 'Why?'

Erin

When asked where the guilt Lisa feels about spending money comes from, she replied:

“ Self-imposed. It's that thing of, I feel like the boy who cried wolf if I'm saying I can't afford to do things, and then I'll go and indulge... if I go to lunch and have lunch and a wine, like, what the heck? You can't do that on a Disability Support Pension. And so then, I feel guilty.

Feeling lonely

Going without

Some participants avoid social eating and drinking occasions or ration them very carefully, which frequently reduces their opportunities for social connection. Troy explained:

“ A lot of people I used to associate with I don't really now, because you know, life's changed. I can't do it now. It's impossible.

Lisa said that governments and community organisations should be made aware that living on a low income can be quite lonely:

“ The first word that came into my mind was isolation. The isolation that I feel. That's my personal experience, but I'm sure there's lots of other people that feel the same way.

Sandra declines invitations to eat out, because she can't afford it:

“ For a start, I put out the vibes that you don't ask me, to start with. [...] I have blocked that out and no-one asks us anymore.

Cathy used to work part-time but was bringing up two children and had little money to spare for socialising. She feels it impacted her friendships:

“ ...when I was working, the woman I worked with [would say], ‘Let’s go out for coffee’, and it’s like, ‘No, I don’t *do* coffee!’ [Laughs] It ruled me out socially, at work.

Cathy recalls feeling pressured to eat out for her daughter’s birthday, and she went along with it but didn’t enjoy it:

“ Yeah, there were occasions - like an 18th, we went out for dinner. And you’d sit at the table and go, ‘What’s the cheapest?’, and your kids are like, ‘Oh, this is fantastic!’ [...] And I *hated* things like that. It took away the joy. Because you sort of knew that you shouldn’t be there, doing it.

Troy would like to have children with a partner one day. However, the realities of living on a low income make forming a new relationship challenging:

“ Just finding that right person. It gets hard when you’re pressed up against the wall.

Finding ways to afford social occasions

Jordan doesn’t have too many difficulties with his social relationships arising from not being able to afford social eating occasions:

“ Because most of my friends are kind of in the same boat. You know, where it is like, we are all kind of aware that everything is expensive and everyone is poor and it’s bad. So, you know ... it is more acceptable, I guess, if you are just like, ‘Oh, we were going to have lunch today but I am actually really broke, so can we just do something free?’ [Laughs] And I think that’s good.

Others have modified their social eating rituals to make them more affordable - and they find these outings pleasurable and meaningful. Erin said:

“ So yesterday, when I caught up with a friend, we just went for a walk [nearby], and brought a thermos. She brought some food, we just sat down there, watched lovely little creatures jump around and fly around and all that, had a lovely chat. And the mountain was looking beautiful, with the sun on it. And I was saying, ‘This is the thing at the moment.’ I don’t find that I feel like I’m missing out by not... eating in a café. I still feel that this is a rich and meaningful and wonderful experience. [...] It’s probably even better than a café, because it’s much more picturesque!

Erin hope that her friends don't mind too much when she declines invitations to eat out, but what does worry her is that people want to pay for her, which makes her feel like a burden:

“ ... there have been times when it's been like, 'We want to go to a café, we want to invite you over - we will pay for you'. And so I have these little arguments with people, like, 'No, *please don't*, look I know that everyone doesn't have much money and we are all trying to make ends meet'. And so I have had to say, like... 'No! You don't have money either. [...] Look, I do have some savings, we can make other kinds of arrangements. If I get into a dire situation where I am about to be homeless, then I might need to ask you for money or things like that. But at the moment, *no please don't spend your money on me.*' Like, it's not worth it for a chocolate chip biscuit!
[Laughs]

Feeling discriminated against

By the social services system

Some participants feel discriminated against by the social services system, especially Centrelink. For Helena, this discrimination is evident in how hard it is to navigate the system and her interactions with some Centrelink staff:

“ It is to do with the trauma of actually trying to get money to live on. It is just so hard. It is so hard. You have to humiliate yourself. [...] It is horrendous.

“ And sometimes they are *really* horrible to you... some people are fantastic, and some of them treat you like *dirt*, like you are something they wiped off their boot, before you even start! And they just treat you exactly what the narrative has been around people: 'You are just a slack dog, dole bludging, blah, blah, blah, blah'. And they *really* treat you badly, before you even start talking to them.

But Helena feels that there's little opportunity for recourse if the system treats you badly:

“ And you've got to be 'nice'. You've got to bite your tongue, because if you don't, they will just put a note on your [record], and you will never get anything.

Helena is on JobSeeker and has a medical exemption from applying for work. However, this exemption will eventually expire:

“ So then you have to start looking for work that you know you won't be able to do. So there is that absurdity. It's like you are living in Catch-22 - there is an absurdity in the whole thing. So you just don't have control. You have got to just jump through the hoops, jump through the hoops. Constantly jumping through the hoops.

Helena feels the Centrelink system is explicitly designed to be inaccessible and punitive:

“ Yeah, it is absurd! But I think the system is *designed* to be punitive. And it is *designed* to make people give up. [...] I am convinced that it is deliberate - not just an unintended consequence of culture - but a deliberate, engendered culture.

When asked what governments could do to improve life for people living on a low income, Helena replied:

“ Fix Centrelink so that it doesn't traumatise people every time they have to contact them.

Troy also suggested ways to improve the experience of engaging with Centrelink:

“ Just maybe have one point of contact instead of dealing with phonelines, online, job agencies [...] At least have someone you can build a bit of rapport with. That's what is lacking through Centrelink and these employment service providers; there is no basic communication, there is no rapport. ...You don't expect them to be your best mate - you are not going to go to the pub for a beer with whoever you're dealing with at the job agency, but if they are not prepared to at least... come to a basic understanding of where you are coming from, a rapport at a very basic level, I mean... It's white noise. I mean, what's the point?

Troy explained the threatening nature of mutual obligations policies, which can leave a Centrelink recipient without an income for up to a month:

“ So you go through a demerit point system – like for every strike, you get a demerit point. Once you get three, you are supposed to have a conversation with your job agency. And it just keeps going – four, then five. Then you will have a conversation with somebody in Centrelink in another state who has never even met you, and then they decide what the penalties are. First, one week no payment, fortnight no payment, then four weeks no payment, payment cancellation, and then you have to wait a month to re-apply. [...] It’s *nasty*.

Troy sees the job network system as essentially mean and even predatory:

“ It is the venom in the system. A bank robber, they are innocent until proven guilty. With Centrelink and job agencies and all that, the onus is reversed. The burden falls on you to do things, fix things – and if you can’t, well there’s *the boot up the backside*. It does seem bloody harsh though, a lot of it.

Troy questioned the effectiveness of these methods for changing recipients’ behaviour. He explained that, being unemployed, you already doubt yourself so you don’t need the system to cast more doubt on you:

“ I mean, you doubt yourself, the biggest thing is *that*. And once that sort of creeps in, it really doesn’t matter what baseball bat social security or an employment agency uses to try and whack you around the head with – you know, an administrative baseball bat. Be it a payment suspension or a cancellation, it doesn’t really matter. Whether it’s your first or your fifth, you know? It doesn’t really matter. Once you have doubt, it really makes no difference what they do to you.

Sandra was engaged with a job network services provider in the past, and expects to be again soon when her medical exemption expires. She was deeply unimpressed with her previous dealings with them:

“ ...they’re not interested and they don’t help you and they just push you to find work. They don’t actually *do* anything. They’re completely useless.

Invariably, what they do is send you lots of letters. They make lots of demands. They threaten you quite a bit. They make you look for jobs that you know you can’t do. [...] And basically, they hassle you to the point that you are so stressed you can’t work.

Sandra felt that the job network service provider was indifferent to her inability to commit to full-time work due to her health:

“ And I keep saying, ‘Look, I can’t do it because it’s not sustainable.’ And I’m not going to try and find work that isn’t sustainable, that... puts me in a vulnerable position and makes me less well. They just look at you like, ‘Well, why wouldn’t you do that?’ ... I think that system needs overhauling because it’s not fit for purpose.

In contrast, Sandra has had good experiences with Centrelink’s face-to-face service system. She lives in a rural area which has a local service centre where the front-of-office staff know their customers:

“ Look, they’re pretty good, here - they try *really* hard. And they understand it is a small community. So they’re good - they are really good here. It is easier than dealing with Hobart. *So much* easier.

By society

Several participants said that they feel that society judges them harshly. Troy says people don’t fully comprehend his circumstances:

“ They don’t see what happens behind the scenes - that’s the problem. To them, you are just a dole bludger or banging on or whatever. But they don’t see what happens behind the scenes. A lot of them don’t really have any idea.

Erin observes that society seems to judge people for what they spend their money on:

“ And also the discrimination people get around those things, of ‘why should you spend money on that thing? You should spend money on this thing’. That has always been a very weird thing. I mean I am sure people are saying, ‘well, you complained about not being able to afford that, but why are you spending that amount on tea, when you can get a \$2 box’.

Sandra feels discriminated against by people who perceive her as being on a low income and living in a rural area:

“ People sort of can be a little bit discriminatory, especially in Hobart. I have noticed we have had issues in shops in Hobart, being discriminated against. Because we don’t look like we have got lots of money.

Erin and Rachael are bewildered by the stigma of living on a low income. Both of them feel they have done the so-called 'right things' in terms of education, work and housing - and yet they find themselves living on a low income. Erin said:

“ So, I guess for me, what brings me to a study like this is that I am somebody who has done the so-called 'right' things. Where I have worked hard in education to what is deemed to be a very high tertiary level. I've had 23 years' worth of working experience, in areas which are usually seen as better paid areas...

That's the blame thing, like, 'You've got yourself into this. You haven't saved, you haven't done this. You didn't do that.' Whereas it's just like, 'No, no, no. We actually all have... done pretty fine...'

Similarly, Rachael feels that she has done the 'right' things in life, but has ended up struggling financially because of circumstances beyond her control:

“ Just that it sucks, really. It sucks when you are someone who has *always* tried to do the right thing, you know, my whole life. And I have been basically screwed over by partners. And it is *not my fault* that I got sick and couldn't work full-time. And that shits me.

Reflecting on social stigma and discrimination against income support recipients, Jordan emphasises the absurdity of a culture which simultaneously condemns and celebrates people who don't work:

“ There are rich people who behave in the exact same way as poor people, but that is aspirational. I just think that is *fucked*. [Laughs] [...] It is really interesting - you know, those reality shows of rich people. And it is like, okay, so you are shopping and drinking and sitting on the couch. And we define drinking, shopping, and sitting on the couch as a problem. But for you, 'Oh, we're making a TV show because everyone wants to be like you!' [Sighs] [Laughs]

Feeling angry or incredulous

Several participants felt disappointment, anger or incredulity, arising from their financial situation or how they're treated by the social services system.

Previously, Helena worked in a senior management role for a major retailer and she finds the poor customer service provided by Centrelink deeply exasperating:

“ They kept sending me texts saying, 'Oh, we are still processing. We've got a high demand at the moment.' And you have to bite your tongue and not say, 'Why have you got such a high demand when we have the lowest unemployment for 50 years?' I don't quite understand that. But you can't say that! So you have to internalise all of this. [...] Well, the only reason you could possibly have a high demand is because your processes are *so absolutely unbelievably ridiculous* that there are so many hurdles that more effort is going into managing those hurdles than is going into serving people.

Helena feels angry about the difficulties of navigating the Centrelink system:

“ And I have got resources. I am literate, I am pretty tech-savvy, you know, I can work out strategies to do this. Some people do not! And I get angry on their behalf, too. I think, *how in the hell* is someone who can barely use a computer, or who can't read, or has mental health issues, or all the myriad of things that people have that put them in contact with these people... How the hell do they navigate it? They don't - they can't.

Julie feels offended by the government's rhetoric that older adults can 'choose' to work a few hours a week to supplement their Age Pension, because in her view, this policy ignores the barriers older people face in the employment market:

“ I hear the government saying, 'Oh, we are going to raise the amount that pensioners can earn'. I get so *insulted*, because people wouldn't be in that position if they had been able to work prior to retirement. It was age discrimination and now they're saying, 'Oh, you can get a job'. Well, who is going to hire you? It is *deeply* insulting... It is really demeaning. To say to people, 'Oh well, you would be better off if you could get off your butt and get a job'. After 55 it is *really, really* hard.

Erin described how, when she was undergoing treatment for cancer, Centrelink deemed her ineligible for Sickness Allowance and put her onto a lower-rate working-age payment then called Work for the Dole (later replaced by JobSeeker Payment). This decision ultimately pushed Erin back into the workforce while she was still recovering from major surgery and chemotherapy:

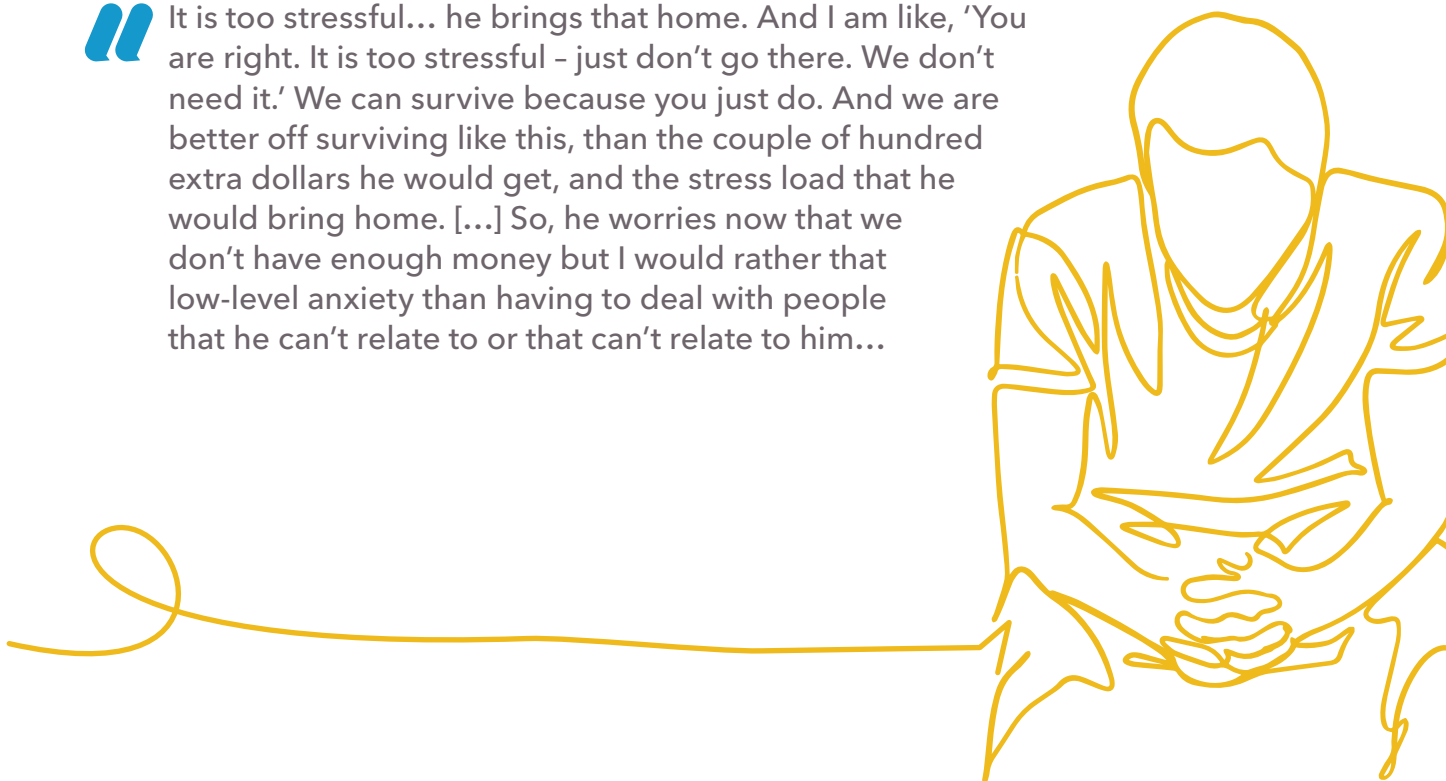
“ I got a three-month exemption but I had to do the paperwork every three months, meaning also that they missed a period of time, and so I wasn't getting *any* income while undergoing cancer treatment. [...] And I *had* to go back to casual work because [with] the Work for the Dole Allowance, you could only have so many three-month exemptions for so long, so six weeks after finishing chemo, I was back to it, you know.

The experience of having to work while very unwell left Erin feeling incredulous:

“ ... there's no option, when the most basic things such as social security in a very wealthy country can't even support you when you've got cancer. I mean, you know. It was *dumbfounding*. It was almost like a hilarious black comedy which I did not want to be a part of! [Laughs]

Cathy, who is on JobSeeker, hasn't found dealing with Centrelink too bad, but her husband has disengaged and doesn't receive any Centrelink benefits, despite only working a couple of hours a week, because:

“ It is too stressful... he brings that home. And I am like, 'You are right. It is too stressful - just don't go there. We don't need it.' We can survive because you just do. And we are better off surviving like this, than the couple of hundred extra dollars he would get, and the stress load that he would bring home. [...] So, he worries now that we don't have enough money but I would rather that low-level anxiety than having to deal with people that he can't relate to or that can't relate to him...



Feeling unsure about the future

Participants described feeling uncertain about their future and some feared becoming homeless. Erin has savings, which she is using to cover her rent and living costs while she looks for work, but that money will run out eventually. If she hasn't found well-paying and reliable work soon, she will need to go onto a Centrelink benefit, posing a risk to her housing security:

“ So, if I can't find any permanent work by September [next year] ... the current Centrelink amounts will not allow me to rent anything. So technically then I'll be homeless again, which is a *hilariously terrible* situation for someone.

When Rachael was asked how she feels about her financial situation overall, she replied:

“ Pretty *shit!* Because I am not very far from living under a bridge. I mean, that's the truth of the fact, you know? Because there is nowhere cheaper to buy than what I am already in. Okay?

Helena is depleting her savings to cover her living costs, which has ignited fears for her retirement years:

“ I have more of a concern about the future than I have about now. Particularly if I stay sick. I am not quite sure how that's going to work.

Lisa said that living on a low income has been hard emotionally and has prompted fears for her financial future:

“ ... I had *no idea* what the psychological impact of being in a financially distressed state would be. I had no way of predicting that. And it is really interesting, the emotions that I deal with around it. I just didn't think it would impact me as much as what it has. There is a lot of fear for my future. There is a lot of failure or disappointment feelings, at this present moment. [...] But I just hadn't realised what a *massive* impact it is to be financially not secure. Because I am *really* not. Anything could change at any moment.

Feeling positive

While most participants find living on a low income challenging or difficult, many also expressed positive feelings about their lives, including a sense of hope, confidence in their ability to navigate their circumstances, and gratitude for what they do have.

Feeling hopeful and keeping going

Julie has just finished renovating another house, bringing her a sense of satisfaction:

“ I’m proud of finishing this project. It’s a huge project against all odds.

Julie is hoping that that phase of her life will come to end soon and then she’ll be able to live in more comfort:

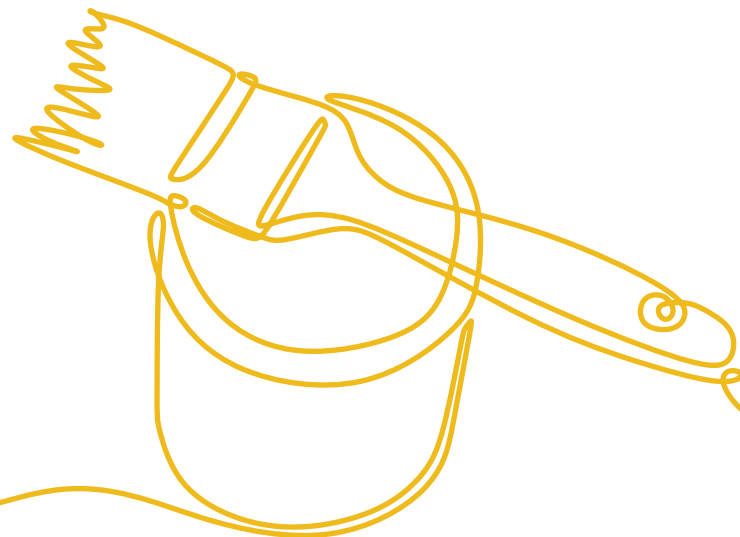
“ I had hoped to pay off the mortgage, but I don’t think that is going to happen. I hope to have a little bit of money in the bank, not be living right on the edge. And I guess, you know, that hope means I don’t become really depressed about things. It is not hopeless. My situation is not hopeless. You know? That’s the way I view it. I just have to stay fit and healthy enough to get this finished and get into a place that... will have a walk-in shower and it will be on one level, and you know, I will age in place, type of thing. My adventures in renovating will shortly come to an end, I hope!

Cathy’s religious faith has kept her going at times, because it means she can:

“ Just trust that things will work out; just deal with what’s in front of you.

For Sandra, going without certain things supports rather than undermines her sense of self:

“ I can live on \$15,000 a year, eating organic food. Because I am quite happy to let other things drop. So I don’t look at it as a loss - I look at it as a gain. I am *empowering* how I live. For me it is good - *really* good. I can manage that. So, mental health-wise, it doesn’t bother me too much.



Feeling confident

Several participants expressed confidence in their ability to navigate challenging life and financial circumstances, whether this is shaped by their personality, cognitive style or life experiences. Troy put it succinctly: "I have a thick skin."

Sandra was raised in a family which valued being resourceful and creative. Thanks to this upbringing, she has the skills and confidence to make what she needs, including a set of new Roman blinds for her home:

“ That is what I am like. If I have got a problem, I will go looking for a solution. ‘How can I make this happen?’ Rather than thinking of money, I like looking for the creative solution. And I think that flows into not spending so much. [...] Well, it empowers you - it feels like you are in control of your life, even if only a small segment of it. Rather than being controlled by the fact you live on \$15,000 a year.

Sandra describes how her ability to problem-solve has helped her to prepare for difficult times in her life:

“ ...when I was becoming unwell in 2007, I thought, ‘Okay, I know I’m not going to be able to work. I’m going to have some long-term illness... What do I need to change now to make it easier for later on?’ [...] I had such a resourceful upbringing that when push comes to shove, I problem-solve ahead of time what’s happening.

Feeling acceptance and gratitude

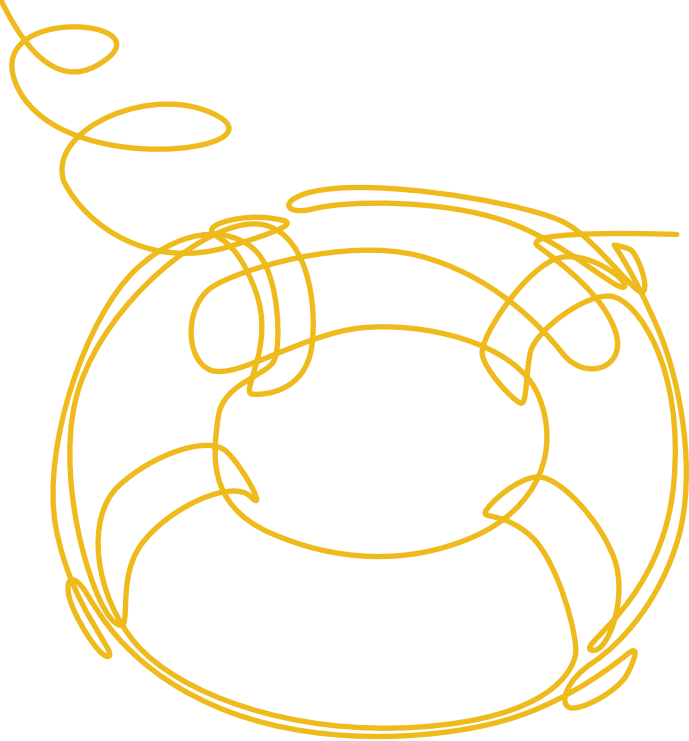
Some participants expressed a sense of acceptance and even gratitude for their circumstances. Cathy, who was fortunate to receive an inheritance but still lives on a low income, wrote in her money diary one day that she feels "Grateful for the comfort we have", despite only spending \$19.97 on groceries.

Cathy sees acceptance as a key strategy for her to cope with living on a low income:

“ I think being happy with what you’ve got - it’s a *choice* that you make. Yeah, it is a choice that you make. Because if you don’t make that choice and listen to what everyone else is saying, then you are always going to want more! [Laughs]

Troy has noticed people living on the streets in Launceston, which he reflected:

“ Look, there’s people in worse situations than me. I’ve got a bed to sleep in, I’ve got food and that...



Erin said that surviving cancer has given her a broader perspective on life's difficulties:

“ There is something about... when your life is in danger as mine was... *anything* is fine, you know? [...] And that's how my whole perspective on these things has changed - you just cope and put up with so much more, because you know how bad life can get. You know?

Aware that she's not the only one struggling at the moment, Erin finds some solace in knowing that the issues are economic and societal rather than individual to her. She hopes that the world will right itself, and housing affordability and employment security will begin to improve again:

“ It's just like, 'No... unfortunately, so many people are experiencing them. It's not me.' I *know* that. And things *can and will* change because we're trying to make them change, so that's something. But in the meantime, I do feel very happy and grateful.

Sandra has come to terms with losing a successful career due to her health, and has made a new life for herself while living on a low income:

“ I was pretty upset about that at the time, because I was pretty good at it. So it was a bit of a process of grieving for that career. And then I always had plenty of money as well, and I have sort of been under the poverty line ever since. I sort of came down here, licked my wounds, dealt with that and just sort of changed from a type-A personality to someone who's a bit more relaxed. And *accepted* it, and now I am fine with it. It just is what it is.

7. Discussion and Recommendations

What this study shows

This research was conducted with a small group of Tasmanians and does not claim to be representative of everyone who's living on a low income. For example, no one with dependent children participated in this study, and neither did anyone who is Aboriginal or Torres Strait Islander. However, this research does shed light on how living on a low income can adversely impact people's daily lives, social relationships and emotions, with implications for their mental and physical health and wellbeing.

These nine people living on a low income are:

Being harmed by living on a low income insufficient to meet basic living and health care costs

With only one exception, all the participants reported negative emotions generated by living on a low income, especially in the context of cost-of-living pressures and high health care costs (see [Chapter 2](#)). Although they do find meaning and joy in life, people also reported experiencing negative feelings of worry, stress, tiredness, guilt, shame, anger and incredulity generated by living on a low income and engaging with government services (see [Chapter 6](#)). Living on a low income is also undermining their health and wellbeing, whether through increasing their stress levels or forcing them to ration or postpone essential health care and dental care due to cost constraints (see [Chapter 5](#)).

Often feeling frustrated and punished when engaging with Centrelink and job agencies

Experiences with Centrelink and job network service providers varied. However, for at least three participants, their attempts to understand and navigate those systems and obtain advice and financial support from Centrelink has often been infuriating, dispiriting and highly uncertain. For those on JobSeeker and engaging with the job agencies, those uncertainties and difficulties are constant, with the threat of payment suspensions or other penalties hanging over them (see [Chapter 4](#)). For some participants, these interactions and wider societal views feel discriminatory and punitive at times (see [Chapter 6](#)).



Facing significant obstacles to doing more paid work

At least six of the participants in this study have serious, complex and chronic health conditions or disabilities that create significant barriers to them engaging in full-time and/or regular paid work (see [Box 3](#)). Almost all the participants want to do more paid work and contribute professionally, and they all have the skills and education to do so (see [Chapter 4](#)). However, because of their health conditions and disabilities, most of them need to work less than full-time and/or work in a flexible manner while still receiving a liveable income.

Persistent, capable and hard-working in the face of life challenges

All of the participants are undertaking many hours of skilled but unpaid work each week, while employing coping strategies for living on a low income (see [Box 5](#) and [Chapter 5](#)). These strategies include working alongside their builder on their house renovations, selling personal items, researching good buys, navigating and negotiating with government systems, growing vegetables or doing volunteer work. In doing so, they display a high degree of persistence, skill and inventiveness.

Often benefiting from family or spousal assistance with their housing security

Almost all the participants reported family or spousal assistance with their housing, whether in the past or present (see [Box 4](#) and [Chapter 4](#)). This assistance includes providing loans for house renovations or repairs, making a spare bedroom available for extended periods, going into joint home ownership, making informal rental arrangements or inheritances. While at one level it is reassuring that families and spouses do support each other economically as well as emotionally, this also raises questions about how people who are single or without family support can achieve housing security in the current economic context.

What needs to be done

Raise the Rate

Analysis for the June quarter of 2023 (the latest available figures) found that JobSeeker Payment rates are below the Henderson poverty line for both couples and singles, even after receiving rent assistance (Melbourne Institute: Applied Economic & Social Research 2023).

Earlier in 2023, the Interim Economic Inclusion Advisory Committee recommended that the Federal Government, as a first priority, commit to a substantial increase in the base rates of the JobSeeker Payment and related working age payments. They argued that, “income support should better value unpaid caring work and support those who cannot be in full-time paid employment, including due to illness, disability or partial capacity to participate” (Interim Economic Inclusion Advisory Committee 2023, p.5). Additionally, Suicide Prevention Australia has called for higher and more reliable welfare payments as these may have a protective effect against suicidal behaviours for the Australian population (Mathieu et al. 2022).

Substantial evidence for the benefits of increasing income support payments was generated when the Covid Supplement was paid from 2020 to 2021. This additional payment increased the income of many social security recipients, including those on JobSeeker (but excluding Disability Support Pension and Age Pension). Research found that this additional income of \$550 per fortnight significantly improved people’s lives. Firstly, it strengthened their ability to meet their basic needs and save for future costs, and pulled them and their children out of poverty. As well, it improved people’s physical health and emotional wellbeing, and increased their engagement in paid and unpaid work (Klein et al. 2022, 2021; Davidson 2022; Phillips & Narayanan 2021; Edwards 2020). In parallel, community sector organisations reported that the Covid Supplement had the effect of reducing community demand for charitable supports including emergency relief (ACOSS 2020a).

Recommendation 1

That the Federal Government raise the base rate of JobSeeker Payment and other working age payments to ensure that the incomes of all Australians are above the Henderson poverty line.

Make healthcare more affordable

The Federal Government is cognisant of the rising costs of healthcare faced by Australians. For example, there are several Medicare packages available for people living with chronic illness or mental health conditions, to help with affordable access to allied health or psychological services. As well, in the 2023-24 Budget, the Government announced that the bulk-billing incentive for GP appointments would be tripled for certain groups of people (Commonwealth of Australia 2023). The Federal Government also announced an increase to the maximum dispensing quantity for selected medicines as well as adding new medicines to the PBS to help reduce patient's medication costs (Commonwealth of Australia 2023).

However, those measures are unlikely to be sufficient to ensure that people living on low incomes have equitable and affordable access to health care and medication. Australia scores poorly in international comparisons of access and equity in health care (Méndez et al. 2022). In 2021-22, spending by individuals made up 13.9% of health expenditure in Australia (AIHW 2023). Out-of-pocket costs have been growing rapidly for both general practice and specialist services: between 2009-10 and 2020-21, the out-of-pocket costs to patients grew at 5.3% and 6.8% annually, almost twice the growth in wages over the same period (Méndez et al. 2022).

The cost burden of health care is disproportionately higher for those on low incomes. Analysis of data from the HILDA Survey shows that one in three lower income households experience "catastrophic health expenditure" which entails spending more than 10% of their income on health care (Callander et al. 2019). This has equity implications because, faced with high out-of-pocket costs, people in low-income households might incur unmanageable costs for their health care, and ration or delay their spending on health care which poses risks to health and wellbeing (Callander 2023).

Reviewing the issues with affordability and access to health care in Australia, the Melbourne Institute has argued that:

“Current government funding to improve access... need to be better targeted to those who are in most need of health care and who are most responsive to government subsidies. A 'one size fits all' approach to government policy might be administratively simple but can be inefficient and inequitable. Improving access to health care for vulnerable populations and those on low incomes should be a priority (Méndez et al. 2022, p.75).

Recommendation 2

That the Federal Government's implementation of the Strengthening Medicare reforms and reviews of the management of chronic disease specifically seek to:

- eliminate out-of-pocket medical costs for people on low incomes and extend Medicare to dental care
- work with the Tasmanian Government to expand state-funded dental services to match demand
- move toward models other than fee-for-service for patients with chronic conditions.

Recommendation 3

Address gaps in the Federal Government's support response for people on low incomes with chronic conditions to ensure that:

- there is coordinated care appropriate to individual circumstances
- health care costs are fully covered
- income support is provided for the full period that it is required
- unreasonable and unnecessary obstacles to increasing engagement in work and community are removed.

Make Centrelink and Workforce Australia kinder and more effective

The Royal Commission into the Robodebt Scheme laid bare the failures of a strategy that has made services difficult to access and highly conditional, and in effect, designed these services to be stigma-producing by painting recipients as 'leaners' and 'dole bludgers' (Holmes 2023a, b). The burdens imposed on people were possibly designed to discourage claims for income support, but they also stigmatise them and further entrench income inequality and poverty. Similarly, in the United Kingdom, "benefit sanctions have done little to motivate people to prepare for, seek, or enter paid work. Rather, they have routinely led to profoundly negative personal, financial health and behavioural outcomes" (Mental Health Foundation 2020, p.12).

These parsimonious, conditional and unreliable income support payments and the system which allocates them have frequently left people feeling judged, blamed and shamed for their circumstances (Mental Health Foundation 2020). This isn't necessarily a criticism of the people working at the frontline of service delivery. Instead, it's a call for kindness and respect towards people living on a low income from those "making crucial allocative decisions, those designing new frameworks and policies and those assessing their impact" (Unwin 2018, p.21).

Systemic failures such as these can inadvertently undermine the authority of government in the eyes of its citizens. Social welfare policies which are designed to frustrate people also diminish their faith in government services, and "this can result in a legitimacy crisis for government where the population they are seeking to govern do not respond well to governing authorities, as their claims to power are increasingly contested" (Tyler 2006, p. 108, cited in Bielefeld 2021). Similarly, governments that ensure recipients meet onerous obligations but don't then meet their own reciprocal obligation to provide an adequate income risk exposing themselves to widespread, deep distrust and disengagement (McKeever & Walsh 2020).

Considering kindness in this complex and sophisticated economic and policy context might sound sentimental, but explicitly applying principles of kindness to policies, programs and systems can be both radical and transformative:

“Radical kindness demands institutional change. It requires a difference in the ways in which things are run and managed. It challenges long established norms and has the potential to be highly disruptive. But it can also hold the key to improving relationships fundamentally, and so improve the services, activities and engagement that is central to all of our lives (Unwin 2018, p.20).

The Australian Council of Social Services (ACOSS) has called on Services Australia to make changes to lessen the stress and anxiety caused by payment suspensions (ACOSS 2023b). ACOSS has also called on the Federal Government to redesign employment services "so that their primary purpose is to assist people to secure employment, rather than enforce compliance with payment requirements" and to ensure that these services are "strengths-based, respectful, and responsive to the aspirations of unemployed people" (ACOSS 2023a).

Along these lines, the first recommendation of the Royal Commission into the Robodebt Scheme is for Services Australia to "design its policies and processes with a primary emphasis on the recipients it is meant to serve". In recommendation 10.1, the Commission said this should entail:

- avoiding language and conduct which reinforces feelings of stigma and shame associated with the receipt of government support when it is needed
- facilitating easy and efficient engagement with options of online, in person and telephone communication which is sensitive to the particular circumstances of the customer cohort...

- explaining processes in clear terms and plain language in communication to customers
- acting with sensitivity to financial and other forms of stress experienced by the customer cohort and taking all practicable steps to avoid the possibility that interactions with the government might exacerbate those stresses or introduce new ones (Holmes 2023a, p.xiii).

On 13 November 2023, the Federal Government accepted all the recommendations of the Royal Commission into the Robodebt Scheme either in full or in principle.

Recommendation 4

That the Federal Government’s implementation of the Robodebt Royal Commission’s recommendations prioritise implementation of recommendation 10.1, with:

- publication of a clear action plan for delivering the recommendation, including proactive measures for hearing and responding with compassionate understanding to the client’s voice
- the “Knowledge College” proposed in recommendation 23.5 to include training for APS staff to develop compassionate understanding of the lived experience of the clients they serve.

Make societies kinder

Kindness is both a sentiment or stance towards a person or group of people and a practical action. It consists of “the things people do for one another (both practically and emotionally) in response to moments of perceived need, where there is the option to do nothing” (Anderson & Brownlie 2019, p.6). Many acts of kindness were performed during COVID-19 pandemic. Erin observed that, at that time, society was kinder towards and more trusting of those who couldn’t work as much as others. However, Erin worries that society is returning to old ways of unkind and exclusionary responses to people living on a low income:

“ Oh, we’ve all got to judge people now. And we’ve got to say, ‘Oh no, you’re not good enough to do that job, or you can’t live there, or you can’t do that, because *oh sorry*, you don’t fit these criteria, so we need to shun you from society’. So it’s a very bizarre way of thinking.

Kindness is said to have an infrastructural quality because “small acts of kindness and relationships of everyday kindness” make other desirable social outcomes possible (Anderson & Brownlie 2019, p.10). One such outcome may be that all Tasmanians – regardless of their income and capacity to perform paid work – feel accepted, included and supported to live their life well, by increasing income support, making health care more affordable, and delivering more generous and less punitive social and employment services systems. As well, policies and programs could be delivered which challenge discriminatory stereotypes about life on a low income, in addition to strengthening legal protections against discrimination for people who are living on a low income for whatever reason.

There is a leadership role for government in making societies kinder and communicating that everyone in Tasmania matters. A starting point would be to ensure that the impacts on equity and people on low incomes are explicitly considered when developing legislation and policy. Including a clear statement of ‘winners’ and ‘losers’ in society (the distribution of costs and benefits) in regulation impact statements is not only good policy, it communicates that all members of the community are valued.

Recommendation 5

That the Tasmanian Government actively work to reduce discrimination and stigma for people living on a low income in Tasmania, including:

- funding community anti-discrimination initiatives, including public health style communications campaigns and community dialogue workshops involving Centrelink clients and other people living on a low income
- requiring the inclusion of statement of distribution and equity impacts in regulation impact statements prepared in compliance with the *Subordinate Legislation Act 1992 (Tas)*
- exploring formal mechanisms to protect people from discrimination on the basis of being a recipient of income support payment or living on a low income, including consideration of adding these characteristics to the protected attributes listed in the *Anti-Discrimination Act 1998 (Tas)*.

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